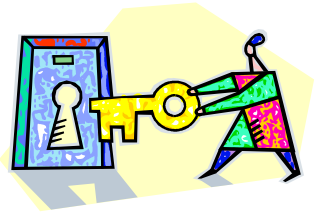
YMCA RETIREMENT FUND
SAVINGS FOR LIFE

# YERDI ONLINE

# INSTRUCTION MANUAL



## Version 6.0.0

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Your YMCA's use of the YERDI Online application and/or the YERDI Online Instruction Manual indicates your YMCA's continuing agreement to participate in the YMCA Retirement Plan in accordance with the Constitution and Bylaws of the YMCA Retirement Fund, the provisions of the YMCA Retirement Plan, and the terms of your YMCA's participation agreement, now in effect and as it may be if amended from time to time.

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# CONTACT US

If you have specific questions about YERDI Online, call Customer Service at 800-RET-YMCA or email info@ymcaret.org.

YMCA Retirement Fund
140 Broadway
New York, NY 10005-1197

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# 1. INTRODUCTION

This chapter provides general information about this manual, defines and lists the features of YERDI Online, and covers the basics of getting started including opening the application, logging on, and navigating through the screens.

## 1.1. About this Manual

This document outlines the procedures for submitting transmittals electronically and assumes that the user knows the transmittal process and how to operate in a Windows environment.

### 1.1.1. Style Conventions

In this manual, when referring to components of the application, the following typeface styles are used:

- Screen names appear in **Bold Times New Roman**.
- The options on the **Navigation Panel Menu** appear in **Bold Arial Narrow**.
- Button names appear in **Bold Arial**.
- Field names appear in ***Bold Times New Roman Italics***.
- Items in drop-down lists will appear in *Times New Roman Italics*.
- References to the **Enter** and **Tab keys** appear in **Bold Arial**.
- References to screen column headings will appear in **BOLD TIMES NEW ROMAN** small caps.
- Report names appear in **Bold Times New Roman**.
- Application messages appear in *Times New Roman Italics*.

### 1.1.2 Getting Help

To get online help, do the following:

- Click the button on the **Task Bar** located just above the **Navigation Panel Menu**. A screen containing the following two links will appear.
  - Click ***User's Manual*** to access *YERDI Online User's Manual*.

## 1.2. Eligibility Rules

Please refer to the online *Local Plan Administrator's Guide* for information on eligibility rules and definitions of many of the terms you will encounter when using YERDI Online. You can access the guide via http://www.yretirement.org/lpag.aspx.

## 1.3. New Business Rules

The following new business rules and procedures will be in effect as of **July 1, 2009**.

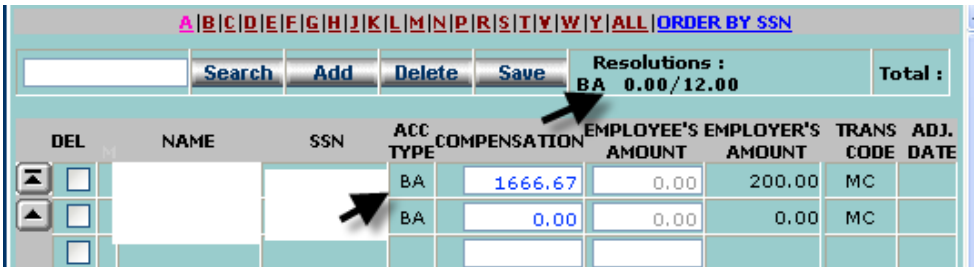
In an effort to ensure that money contributed by YMCAs is used for retirement purposes as intended, we have recently amended the Retirement Plan. Any contributions made for payrolls on or after July 1, 2009 (and interest credits on those contributions) will reside in a new account which must be annuitized. This new account will be called the YMCA Account and the current YMCA Account will be renamed to the YMCA Account (Legacy).

As a result of this change, YERDI will have a change in account types. The new account type will be **BA** (Basic Account), this account will replace **SA** (Special Agreement), **RG** (Regular Agreement), **SS** (Sliding Scale) and **AM** (Additional Match). The voluntary account: **TD** (403(B) Smart Account) will remain the same.

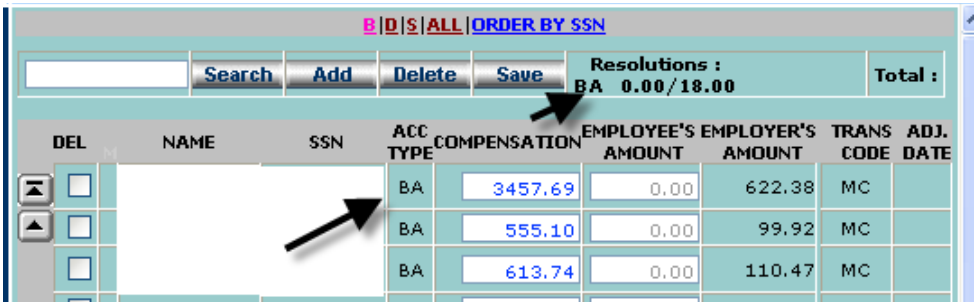
The new account type will look like the following examples in YERDI when viewing your transmittal:

*Examples:*

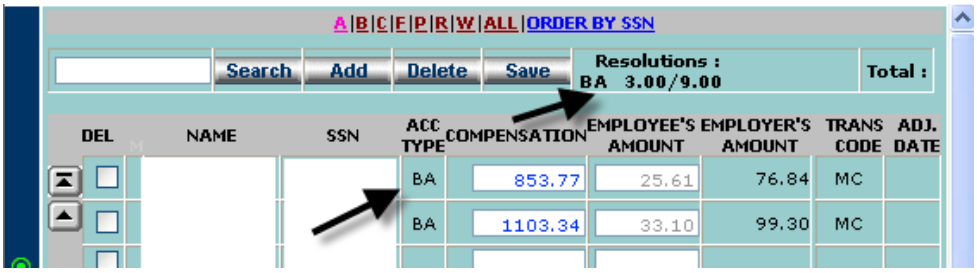
| | **Prior to 7/01/09** | **7/01/09** |
|---|---|---|
| **SA** | 5.00/7.00 | **BA** 0.00/12.00 |



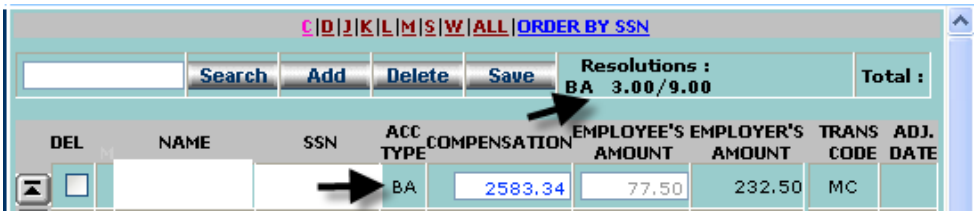

| | **Prior to 7/01/09** | **7/01/09** |
|---|---|---|
| **SA with AM** | 6.00/12.00 | **BA** 0.00/18.00 |



| | Prior to 7/01/09 | 7/01/09 |
|---|---|---|
| **RG** | 3.00/9.00 | **BA** 3.00/9.00 |

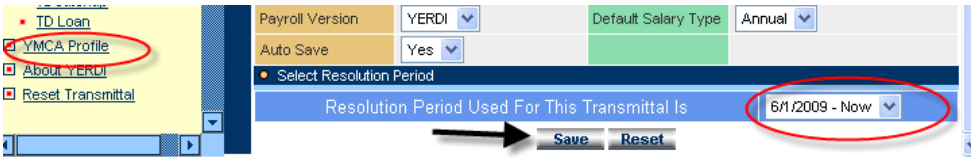



| | Prior to 7/01/09 | 7/01/09 |
|---|---|---|
| **SS** | 3.00/2.00/7.00 | **BA** 3.00/9.00 |




All transmittals from **July 1, 2009** going forward will reflect the **BA** account. If you upload your payroll, the file will automatically convert the **SA, SS, RG** and **AM** accounts to **BA**.

When creating an **Additional Transmittal** with basic contributions **prior to July 1, 2009**, you will need to select your former account type **SA, SS or RG**. You will also need to change your resolution for that payroll period by clicking on **YMCA Profile** and select the date range that pertains to the contribution period you are posting for. **Click** on **Save**.




The above information has been updated in this manual.

## 1.4. What is YERDI Online?

YERDI (YMCA Employee Retirement Data Interchange) Online is a web-based application that enables YMCAs to enter and maintain compensation and contribution data pertaining to their employees' participation in the Retirement Plan. That data is transmitted electronically to the YMCA Retirement Fund. YERDI Online enables the YMCA to enter two types of transactions:

- **Non-financial** (Enrollments, Modifications, Terminations) - YMCAs are able to enroll and terminate participants via this web-based application.

- **Financial** (submitting compensation and contribution data) - Since YERDI Online accesses the Retirement Fund's database, it ensures that YTD compensation and contributions do not exceed legal limits. It ensures that each active participant has a basic account, inactive participants do not, and that pre-eligibles have *only* 403(b) Smart Accounts (previously called Tax-Deferred Account). It also provides the ability to enter adjustments such as underpayments, overpayments, and bonuses (submitted via the **Additional Transmittal**). All of these procedures are explained in detail in the following sections of this manual.

> **NOTE!** YERDI will not accept entries for transactions that occurred before 1/1/1992.

## 1.5. System Requirements

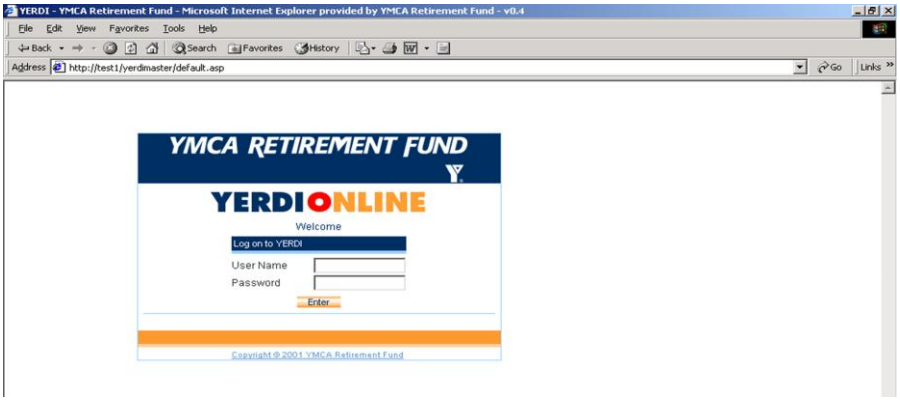
In order to use YERDI Online, you must have the following installed on your PC:

1. Windows Versions 2000 or XP
2. Internet Explorer Version 6.0 or Later

## 1.6. Starting the Application and Logging On

1. To get into the YERDI Online website, type the address **http://yerdi.yretirement.org** on the Internet Explorer address line.

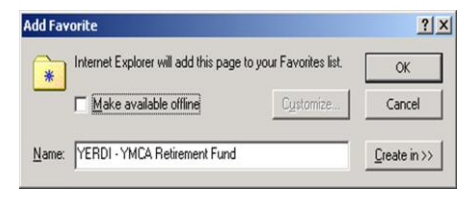
   The following log-on screen will appear:



**NOTE!**

To add this web address to your **Favorites** menu, do the following:

1. While the web address is in the address line, select **Favorites** on the menu bar and the following window will appear:




2. You may change the name that appears in the ***Name*** field.

3. Click **OK**.

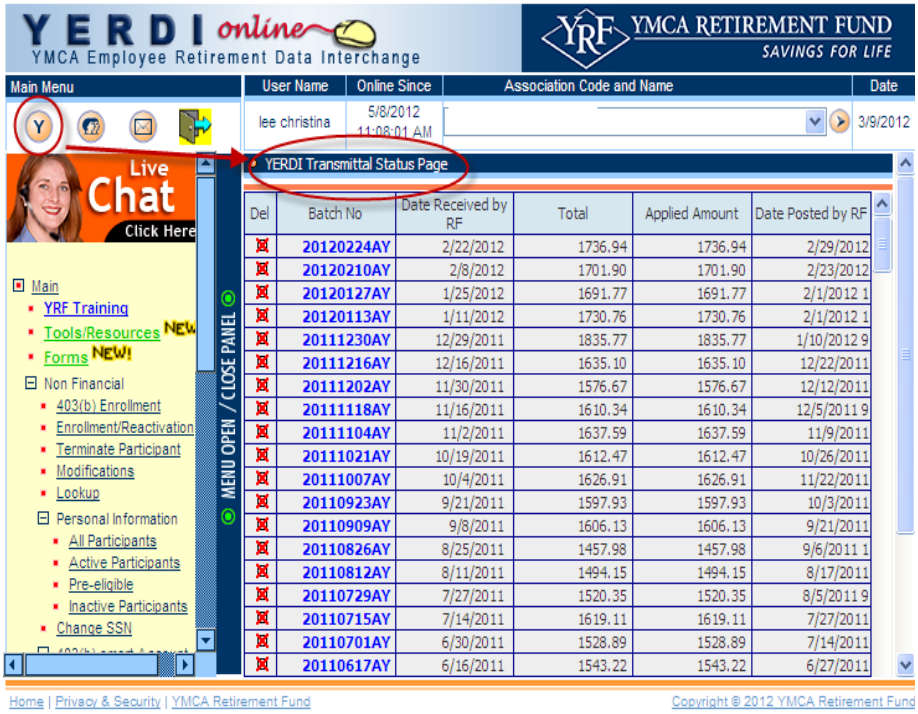
The next time you wish to open the application, simply go to **Favorites** and select it.

2. Enter your ***User Name*** and ***Password*** given to you by the YMCA Retirement Fund and click **Enter**. You may change your log-on information after your initial log on.

**NOTE!**

- If you do not have a User ID and password or want to add users, contact the Retirement Fund at 800-RET-YMCA or info@ymcaret.org.
- If you work at more than one YMCA, you will need a User ID and password for each.
- To change your User ID and password, click the icon on the **Task Bar** located above the **Navigation Panel**.
- Every 90 days your password will expire. You will be prompted to update it, but cannot reuse the last three passwords.
- Your password cannot be more than 9 fixed characters or you will encounter an error. Contact Customer Service for assistance.

Upon log-in, the following screen will appear:




This is the **YERDI Online Main Screen.** It contains the **Navigation Panel Menu**, hereafter referred to as the **Navigation Panel** (on the left) by which you conduct all YERDI Online activities. The **Navigation Panel** does not change. The main portion of the screen changes as you select menu options. The first time you log on you will see the **YERDI Online Transmittal Status Page**, which is explained on page 1-8.

## 1.7. Navigating Through the Screens

When navigating through the application, note the following:

1. When you wish to *log out* of YERDI Online, click the icon on the **Task Bar** ( ), which is located under the title **Main Menu** on the left side of the screen. This will bring you to the log-on screen. Then, to *exit* the application entirely, click the **X** on the top right corner of the browser screen.
2. Once in YERDI Online, DO NOT use the browser-based features on the web menu bar or icons on the web task bar (e.g., *Back*, *Home*, *Forward*) to navigate within the application. To navigate within the YERDI Online application, simply click one of the functions on the Navigation Panel to go to the screen in which you wish to work (e.g., Enrollment to add a new participant).
3. You may access the menu options on the Navigation Panel from anywhere in the application. The option you select will be highlighted in red.

4. Click the icon located on the **Task Bar** ( ) to go back to the **YERDI Online Transmittal Status Page**, which displays the statuses of your transmittals. See Page 1-8 for an explanation of this screen.

5. To move through a screen with multiple fields (e.g., **Enrollment Screen**), press the **Tab** key or click in the field in which you wish to enter data.

6. If you want to maximize the screen horizontally (i.e., close the menu panel), click anywhere on the

vertical bar (located to the right of the **Navigation Panel**). If you wish to open the menu, do the same.

## 1.8. Features of the Main Screen

The **Main Screen** has four main areas. The areas at the top and left (**Navigation Panel** menu) do not change as you select options on the menu. The largest area is the dynamic work space; as you select options on the **Navigation Panel**, it displays the screens in which to work. The four components of the YERDI Online **Main Screen** are:

- **Task Bar** – Located just above the **Navigation Panel**, the **Task Bar** contains 5 icons, ( ), which enable you to do the following:

- - Go back to the YERDI Online **Transmittal Status Page**.
- - Change user settings.
- - Contact the Fund.
- - Log off.
- **User & YMCA Information**

  **User Name** – Displays the user who is signed on.

  **Online Since** – Displays the date and time the user logged on.

  **Association Code and Name** – Displays the YMCA number and name.

  **Date** – As pertaining to a regular transmittal, this is the next payroll to be transmitted. Once transmitted, the date will advance to the next pay date, which is derived by the schedule in the system as specified by the YMCA.

- **Navigation Panel** – Located on the leftmost area of the screen, the **Navigation Panel** contains the menu options that will enable you to conduct all YERDI Online functions (e.g., enter participant enrollment and contribution data) and submit your transmittal information electronically. It is comprised of 3 main sections: Non-Financial, Financial, and Reports.

**NOTE!**

- If the box next to an option has a + in it, click it to display all the options in the group. This is the same feature found in Microsoft Windows.
- When you select an option, it will change to red on the **Navigation Panel** so that you will know where you are in the application.
- The menu options are defined when the mouse is passed over them.
- The first option, **Main**, on the **Navigation Panel** is a bulletin board, which will display important news and information.

- **Work Space** – The dynamic area that displays the screens in which to work. When you first log-on to YERDI, this space will contain the **YERDI Online Transmittal Status Page** (see example on page 1-6). It displays transmittals that have been submitted to the Retirement Fund. Immediately after you close a transmittal, a line with data about the transmittal (e.g., batch number, amount, date received) will appear on the **Transmittal Status Page**, thus confirming that you have submitted your transmittal successfully. It also displays any additional transmittals generated by the Fund. The **AMOUNT APPLIED** column shows partial and total payments applied. When total payment is applied by the Fund, the date will appear in the **DATE POSTED BY RF** column. **Note:** When total payments are applied, an **X** will appear in the **DELETE** column indicating that you may delete the line. Click to go back to the YERDI Online **Transmittal Status Page**.

  The columns on the **YERDI Online Transmittal Status Page** are:

  **DEL** – (Deleted column) Once this transmittal has been fully paid, an **X** will appear under this column allowing you to delete this line from the **Transmittal Status Page**.

  **BATCH NO. -** Example of batch numbers are **20060715AE** and **20060715AY**, where:

  1. **20060715** is the year, month, and day of the payroll.
  2. The letter **A** represents a regular transmittal. **Additional Transmittal** batch numbers will contain the letter **B** (or **C, D**, etc.) (See Section 4-13 for detailed instructions on the **Additional Transmittal**).
  3. **E** is the *employee* portion of the transmittal and **Y** is the *employer* portion of the transmittal.
  4. A transmittal number that ends in **UEIN** indicates an unearned interest transmittal created by the Fund when the transmittal was not paid by the due date.

  **DATE RECEIVED BY RF –** Displays date transmittal was closed and submitted to the Fund.

**TOTAL** – Total amount due for the transmittal.

**APPLIED AMOUNT** – Amount submitted by the YMCA for payment.

**DATE POSTED BY RF –** Displays the date that total amount due was applied and posted by the Fund.

## 1.9. Typical Workflow

A typical workflow in the transmittal of compensation and contribution data using the YERDI Online application is as follows:

- Enrolling new participants in the Retirement Fund Plan.
- Modifying participant personal information.
- Changing employee status (e.g., termination and reenrollment).
- Uploading YMCA's payroll into the YERDI Online database.
- Updating participants' contribution records (e.g., adding, modifying, and deleting).
- Balancing the transmittal (comparing the contribution records with those that were in the payroll upload).
- Validating to see if there are any errors that might prevent closing of the transmittal.
- Closing the transmittal (i.e., transmitting the data to the Fund for processing).
- Generating and printing reports.
- If necessary, submit an **Additional Transmittal** (used to transmit transactions such as overpayments, underpayments, and lump sum contributions).

The following sections of this manual will explain the functions available in this application in the order that they are listed on the **Navigation Panel**, which correlates with a typical workflow.

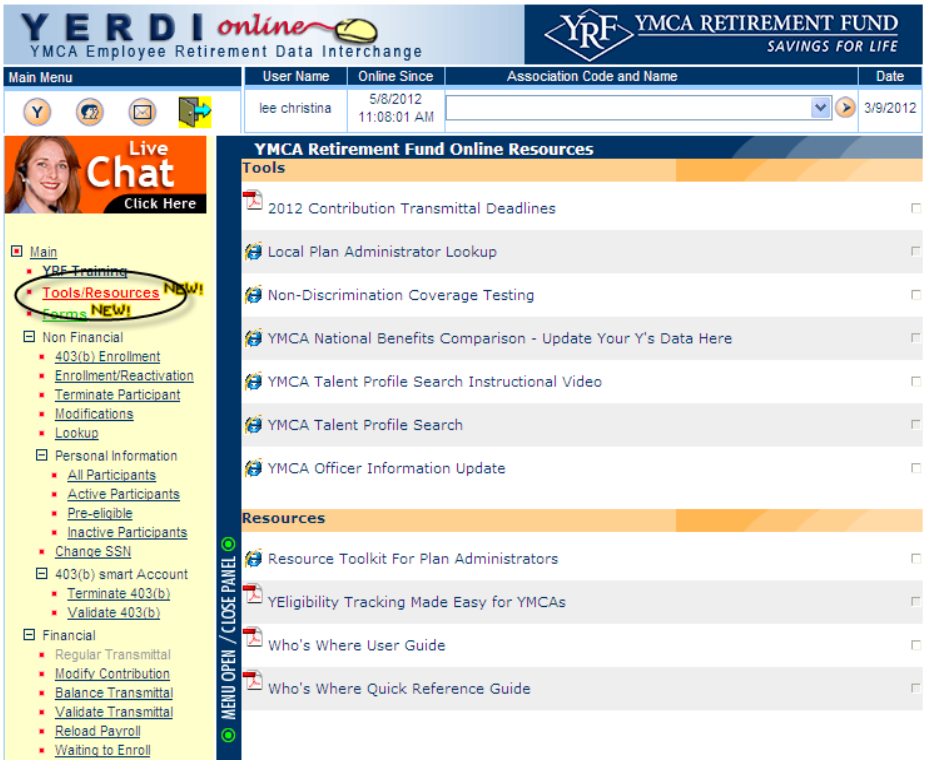
> **NOTE!** Although the **YMCA Profile** function appears last on the **Navigation Panel**, it is a process that is done when you first start to use YERDI, therefore, it will be discussed in Section 2 of this manual.

## 1.10. YRF Training Registration

Find out when the next webinar is scheduled and register to join.

## 1.11. Tools/Resources

You can find many useful tools such as Manuals, User Guides, Transmittal Deadline Calendar, and access the YMCA Talent Profile. You can also look up other Local Plan Administrators' contact information, submit your Non-Discrimination Coverage Testing, update your YMCA's Officer Information and submit data for the YMCA National Benefits Comparison.




## 1.12. Forms

You can find Retroactive forms, Debit applications, Beneficiary forms, 403(b) contracts, and YMCA Contact forms.

# 2. YMCA PROFILE

Before you begin to use YERDI Online, you need to set the payroll and default parameters. Click the **YMCA Profile** option on the **Navigation Panel** and a screen such as the following will appear:

The components of the screen are as follows:

**YMCA RESOLUTION & CONTACT INFORMATION** – The top of the screen displays the YMCA's resolution type, the contribution percentage breakdown, and address and contact information. This information is derived from the Fund's internal system and cannot be changed by the YMCA. Call the Fund if any of this information is incorrect.

**YMCA PAYROLL INFORMATION** – This area displays the YMCA's payroll frequency, last closed payroll date, and the payroll system used.

**EDIT YMCA PROFILE** – This area enables the YMCA to set payroll and default options as explained below.

- **Payroll Options** – Sets the following parameters for your payroll upload.

***Use Payroll*** – Select *Yes* to upload the actual payroll data from your payroll system, or *No* if you want to copy payroll data from the previously submitted transmittal to the current transmittal.

***Zero Out*** – You can use the zero out option only if you upload a payroll file from your payroll system. If ***Use Payroll*** is set to *No*, then ***Zero Out*** must also be set to *No*. If ***Use Payroll*** is set to *Yes*, then the following options apply:

If you select ***Zero Out*** *Yes*: Anyone that is not in the newly uploaded payroll file, but was in the last transmittal will be listed with zero compensation and contribution amounts.

If you select ***Zero Out*** *No:* Anyone currently in the transmittal, and *not* in the uploaded payroll file will appear with the compensation and contribution amounts from the previous transmittal. This would be a good method, if your uploaded payroll file does not contain certain transactions (e.g., TD contributions). If necessary you will have to change the amounts if they differ from those in the previous transmittal.

**NOTE!** If you are interested in using the upload payroll option, under the Main Menu in YERDI you can download the *Payroll Upload File Specifications*.

***Delimiter*** – The delimiter (semicolon (**;**) or *Tab***)** is used to separate data values. If you are using the YERDI Payroll Version (see below), then you must use the *semicolon (;)* delimiter. If you are using the EXCEL format, then you must select the *Tab* delimiter.

***Payroll Version*** – If you follow the file specifications provided by the RF, select *YERDI*. If you export your payroll data to an EXCEL spreadsheet, select *EXCEL*. **NOTE:** *EDE* is no longer supported by the Fund.

***Auto Save*** – Not applicable. A **Save** button is provided in each function in the application.

- **Default Options** – Sets default values in fields on the **Enrollment** screen. To save keystrokes while doing data entry, choose those that are prevalent in your YMCA.

***Gender*** – Choose whichever is prevalent in your YMCA (*F* for female or *M* for male) as the default for the ***Sex*** field in the **Enrollment** screen.

***State*** – Enter your home state since it is the one in which most of your employees reside.

***Job Type*** – Choose which is prevalent in your YMCA, *Full Time* or *Part Time*, as the default.

***Salary Type*** – Choose which is prevalent in your YMCA, *Annual*, *Hourly*, or *Other*, as the default.

**SELECT RESOLUTION PERIOD -** If you are entering contribution data (e.g., underpayment, overpayment, and lump sum payment) for a period when the resolution agreement was different than the current resolution, you must do the following:

1. Click the down-arrow in the *Resolution Period For This Transmittal Is* field.
2. Select the appropriate resolution period in the drop-down menu.
3. Click on **Save**.

After the transaction, the system will automatically revert back to the current resolution type.

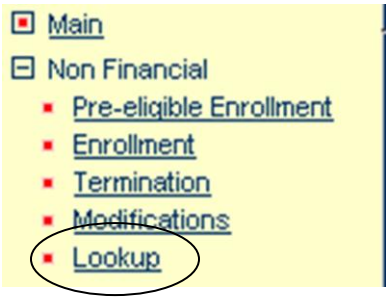
# 3. NON-FINANCIAL ENTRIES

Non-financial transactions such as enrollments and terminations can be entered at any time. As they are entered, the RF database is immediately updated. You do not have to wait until you update your payroll information to transmit non-financial data. This section explains the non-financial activities available in this application.

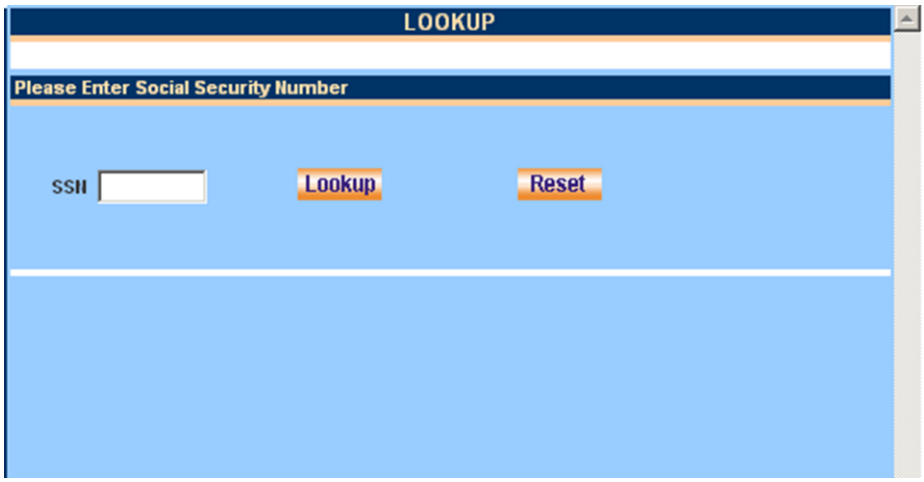
## 3.1. Employee Lookup

Before you enroll a participant, you may want to search to see if the employee is already enrolled in the YMCA Retirement Plan and if so, to view the employee's YMCA employment history. To do so, do the following:

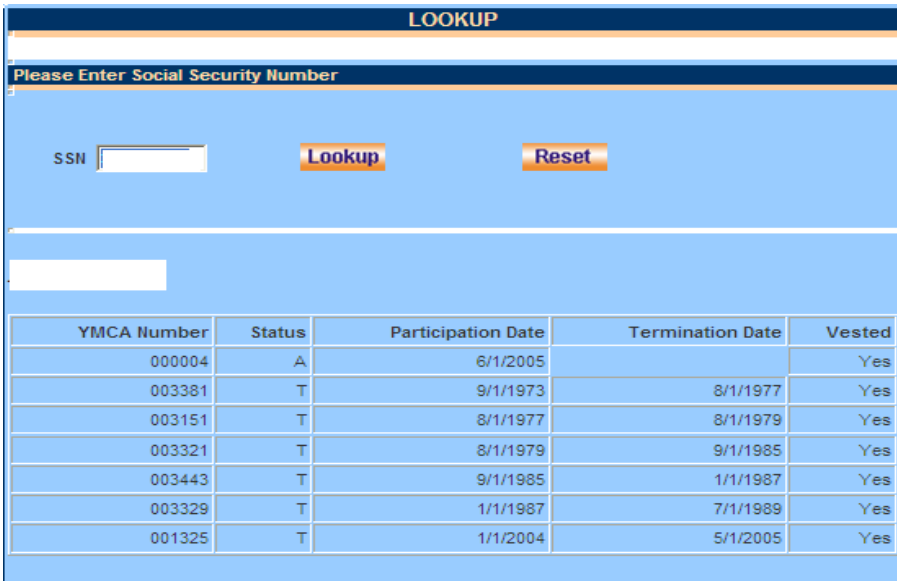
1. Click **Lookup** located in the **Non-Financial** section of the **Navigation Panel**.




The following screen will appear:



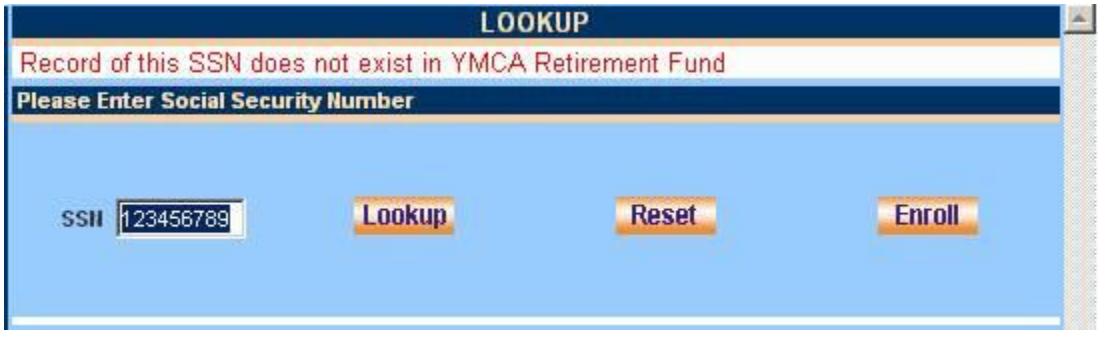
2. Enter the Social Security number of the employee for whom you wish to search. Information about that employee will appear on the screen as follows:




| YMCA Number | Status | Participation Date | Termination Date | Vested |
|---|---|---|---|---|
| 000004 | A | 6/1/2005 | | Yes |
| 003381 | T | 9/1/1973 | 8/1/1977 | Yes |
| 003151 | T | 8/1/1977 | 8/1/1979 | Yes |
| 003321 | T | 8/1/1979 | 9/1/1985 | Yes |
| 003443 | T | 9/1/1985 | 1/1/1987 | Yes |
| 003329 | T | 1/1/1987 | 7/1/1989 | Yes |
| 001325 | T | 1/1/2004 | 5/1/2005 | Yes |

**NOTE!** If the participant was employed by a YMCA on more than one occasion, only the latest employment will be displayed.

If the employee has never been enrolled in the Plan, you will receive the following message:



## 3.2. Enrollment/Reactivation Procedures

When employees fulfill their eligibility requirements, you must enroll them in the Retirement Plan on the first of the month they are making their first contributions.

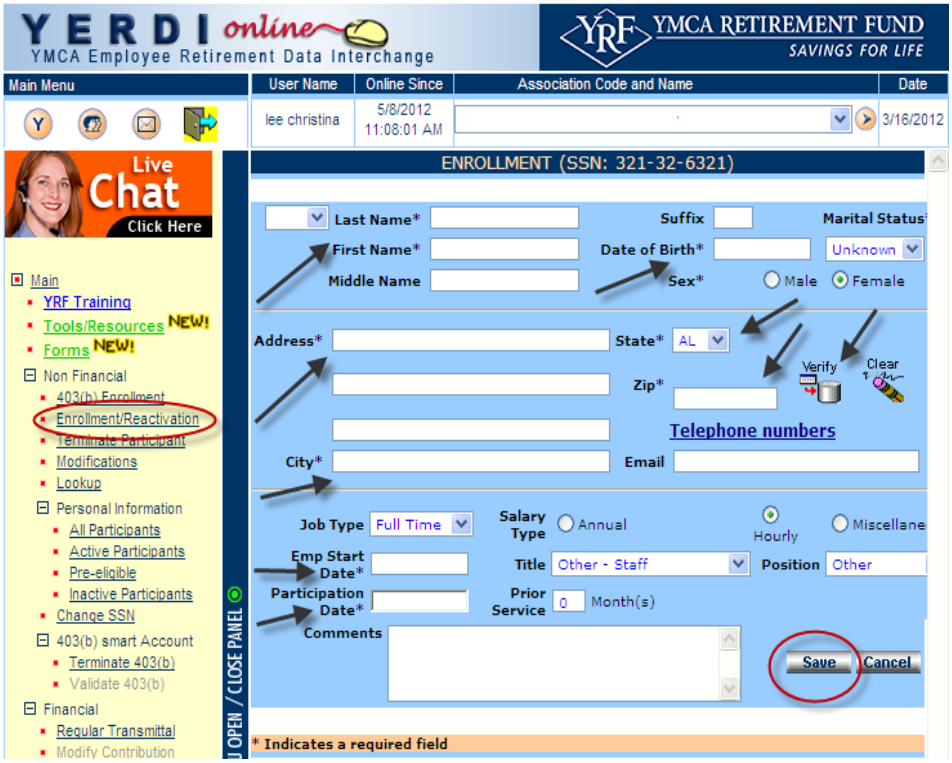
To enter a new participant, do the following:

1. Click **Enrollment/Reactivation** under **Non-Financial** on the **Navigation Panel** and a screen such as the following will appear:

2. Enter the Social Security number of the new participant and click **Enter** or press the **Enter** key.

> **NOTE!** If you need to start over, click **Reset** to clear the fields.

A screen such as the following will appear:




**NOTE!** If the fields are populated with data when you enter this screen, the employee is currently a participant. Enter the new employee start date and participation date. For assistance contact the Customer Service Department.

This is the screen in which to enter the personal information about the new participant or updated information for returning participant. The fields that are denoted with an asterisk are required fields (i.e., you must enter data in these fields or you will not be able to continue). The fields that contain down-arrows have lists from which to choose the appropriate code.

**NOTE!** To move to the next field, press the **Tab** key or click in the field.

3. When you have entered all the required information on the **Enrollment** screen, click **Save** to create the new participant's record.

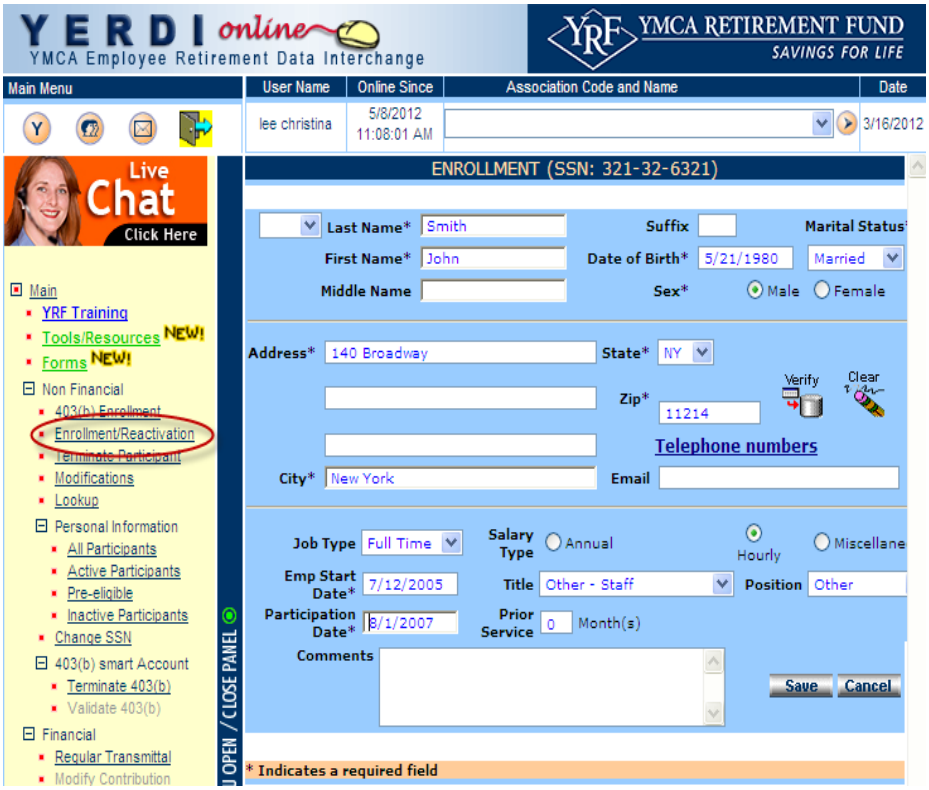
### 3.2.1. Enrollment Screen Fields

The fields on the **Enrollment** screen are explained in the table below. The asterisk (*) denotes a required field.

| | |
|---|---|
| ***Title*** | Click the down-arrow to select from *Mr*., *Mrs*., *Ms*., or *Dr*. |
| ***Last Name**** | This field is case-sensitive. You cannot type the name in all lower-case or all capital letters. You must type it in initial-cap format (i.e., first letter must be capitalized). However, you may use a capital letter within the name (e.g., McCall). |
| ***First Name*** | Same rules apply as for the last name. |
| ***Middle Name*** | Same rules apply as for the last name. |
| ***Suffix*** | Type the suffix (e.g., Jr.) if applicable. |
| ***Date of Birth*** | Type the participant's date of birth in mm/dd/yyyy format. |
| ***Marital Status**** | Click the down-arrow and select one of the following: *Married*, *Single*, *Divorced*, or *Widowed*. The system default is set to *Unknown*. |
| ***Sex**** | If different than the default, click the correct button (*Male* or *Female*) to select. |
| ***Address**** ***City**** ***State/Zip**** | The address must be correct as it is verified by the United States Postal Service address verification software. See Section 3.2.2 for address verification instructions. |
| ***Telephone Numbers*** | Click the field and a screen that will enable you to enter up to four telephone numbers (home, office, mobile, and fax) will appear. Type in the phone numbers without punctuation. |
| ***Email*** | Type in the participant's email address. |
| ***Job Type*** | If different than the default, click the correct button (*Full Time* or *Part Time*) to select. |
| ***Emp Start Date**** | Type in the participant's employment start date in mm/dd/yyyy format. |
| ***Participation Date**** | If the participant is a full-time employee and eligible based on business rules, this field will automatically be populated (you may change the date). As of July 1, 2006, the participation start date must be at least 2 years from the employment start date unless this person is eligible for immediate enrollment (e.g., is already a participant). Retroactive enrollments will still adhere to the 1-3, 2-2, and 1-5 enrollment requirements. Contact Customer Service for more information. |
| ***Salary Type*** | If different than the default, click the correct button (*Annual* or *Hourly*) to select. |
| ***Title*** | Click the down-arrow to access the list of codes from which to select. |
| ***Position*** | Click the down-arrow to access the list of codes from which to select. |
| ***Prior Service*** | Enter service earned (e.g., employment at another Y or military service) prior to employment at your YMCA. |
| ***Comments*** | Enter any comments you wish to make about the participant (for inquiry |

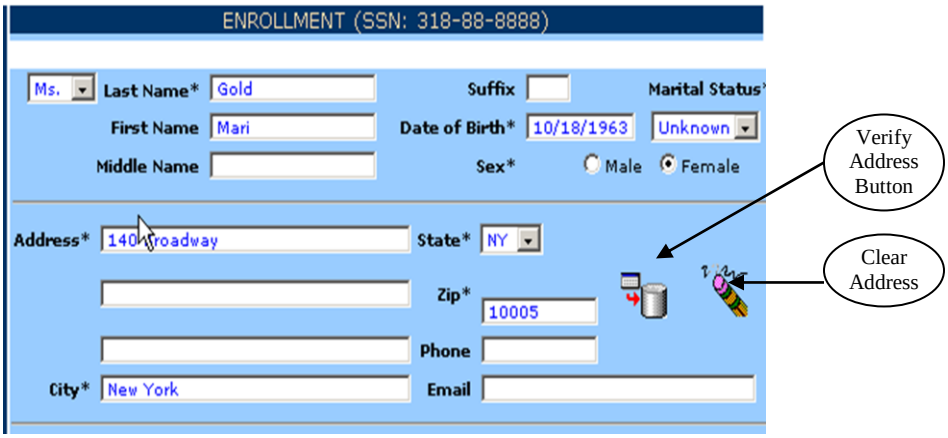
| | |
|---|---|
| | purposes only). Once the transmittal is closed, this information is no longer visible in YERDI Online. |

The following is an example of a completed enrollment screen:




### 3.2.2. Address Verification

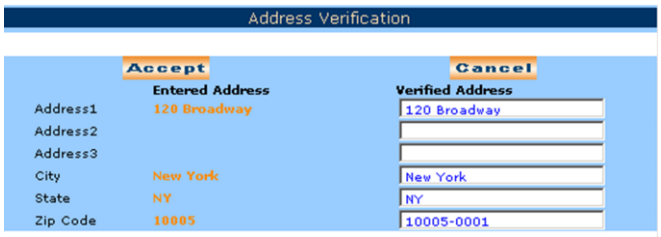
There are two icons on all screens containing a participant's address as shown below:



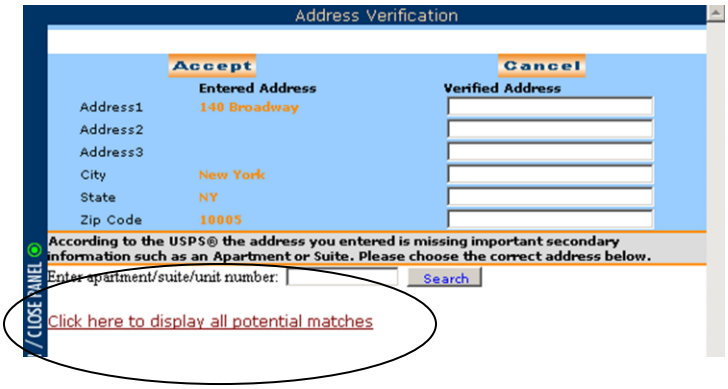
In order to ensure address accuracy, YERDI Online utilizes the United States Postal Service address verification software. Any time that you enter a new address or modify an existing address, YERDI Online will require that you verify the address resulting in the following:

1. If the address is correct:

   a. The following screen will appear and then quickly return to the enrollment screen.




2. If there is more than one possible address (e.g., a large apartment complex), a screen such as the following will appear:

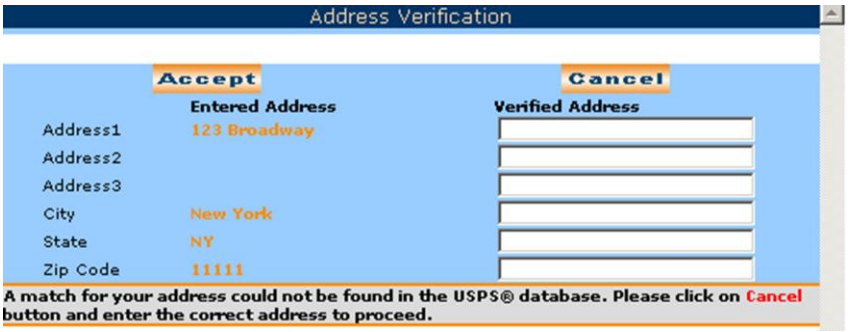



   a. When you click the ***Click here to display all potential matches*** field, all possible addresses will appear as follows:

b. Select the correct address and it will appear in the ***Verified Address*** area of the screen.

c. Click **Accept** to proceed with the enrollment or modification.

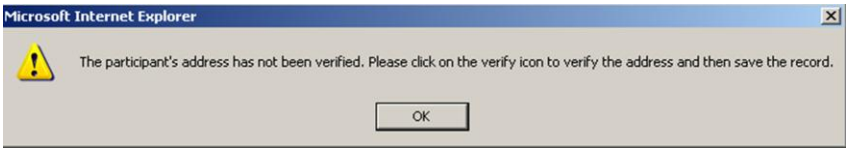
3. If you enter an incorrect address, the following screen will appear:




a. Click **Cancel** to return to the **Enrollment** screen.

4. Each time you modify the address, you must verify it by clicking the following icon located to the right of the address.

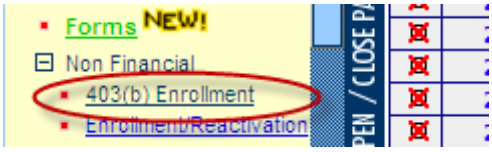
5. If you try to exit from the screen and you have not verified the address, the following message will appear:


Microsoft Internet Explorer
The participant's address has not been verified. Please click on the verify icon to verify the address and then save the record.
OK

6. To clear the address fields so that you can retype the data, click the eraser icon (shown below) located to the right of the address fields.

### 3.2.3. Enrolling Pre-eligible Employees

Pre-eligible employees are those who have not yet met the eligibility requirements to be enrolled in the Retirement Plan, but wish to contribute to a 403(b) Smart Account (previously called the *Tax-Deferred Savings Plan*). To enroll a pre-eligible, select **403(b) Enrollment** (shown directly below) on the **Navigation Panel**.




The procedure is the same as it is for a regular enrollment, however, you need only enter the *Emp Start Date* (hire date). Note: You will need to add the participant to your transmittal manually which will generate a contract. Then click on **Validate 403(b)** and certify any new contract and select whether it is a one-time contribution or if it is an ongoing contribution.

YERDI online
YMCA Employee Retirement Data Interchange
YMCA RETIREMENT FUND
SAVINGS FOR LIFE
Main Menu
User Name
Online Since
Association Code and Name
Date
lee christina
5/10/2012 9:48:30 AM
4/11/2012
403(b) Smart Account Maintenance
In order for a YMCA employee to make pre-tax contributions to the Savings Plan, each employee must execute his/her 403(b) Smart Account form and file it with the YMCA. The YMCA must make sure that the 403(b) Smart Account form is completed. Any changes in contributions will require a new 403(b) Smart Account form be completed by both the YMCA and the employee. If the employee's election is not properly administered by the YMCA in accordance with the 403(b) Smart Account form, the YMCA may be subject to penalties.
There are 3 employee(s) with a 403(b) Smart Account that need to be validated on this page.
I certify this new contract information below is accurate
New contract information in this transmittal
This is a long term contract
This is a one time contribution
Show me more info...
Effective Date: 04/11/2012
Contract details: Withholding Amount Per Pay Period:
I certify this new contract information below is accurate
I certify this new contract information below is accurate
By checking this box, the YMCA hereby agrees to indemnify and hold harmless the Savings Plan, the YMCA Retirement Fund, its Board of Trustees, their successors and assigns from and against any liability or claims arising from the pre-tax contributions made to the Savings Plan.
Submit
Cancel
Live Chat
Click Here
Main
YRF Training
Tools/Resources NEW!
Forms NEW!
Non Financial
403(b) Enrollment
Enrollment/Reactivation
Terminate Participant
Modifications
Lookup
Personal Information
All Participants
Active Participants
Pre-eligible
Inactive Participants
Change SSN
403(b) smart Account
Terminate 403(b)
Validate 403(b)
Financial
Regular Transmittal
Modify Contribution
Balance Transmittal
Validate Transmittal
MENU OPEN / CLOSE PANEL

**NOTE!**
You are required to enter compensation for Pre-eligibles or you will receive the following error message during the validation process:

| | | | |
|---|---|---|---|
| 122222222 | Cann, Sally | Contribution amount cannot be more than compensation amount for Pre-eligible | E |

### 3.2.4. Changing from Pre-eligible to Participant Status

1. Click **Pre-eligible** under **Personal Information** on the **Navigation Panel**. The **Modification** option will appear in the window (shown directly below) next to the alphabet search area of the screen.

2. Find and click the Social Security number of the pre-eligible employee you wish to enroll.

The **Modification** screen will appear:

3. Click on the ***Verify*** button to verify the address.

4. Click the ***Pre-eligible*** box to uncheck. **Note:** Hold your cursor over the light bulb icon to see these instructions in brief.

5. Enter the employee's participation date in the ***Participation Date*** field.

6. Click **Save**. The employee is now a participant in the Retirement Plan.

### 3.2.5. Changing a Social Security Number

If you enroll a new participant with an incorrect Social Security number and you have not submitted transactions against it, you may change it directly in YERDI. If you try to change a Social Security number that has transactions against it, you will get a message to contact the Fund. You are still required to submit proof of identity containing the participant's Social Security number to the Fund.

To change a Social Security number, do the following:

1. Click **Change SSN** (the last option in the **Personal Information** section on the **Navigation Panel)** and a list of all active participants will appear.

2. Find the participant and click on his/her ***Social Security*** number.

A screen such as the following will appear:

3. Enter and confirm the new Social Security number and click **Submit**.

## 3.3. Termination

You can terminate participants by going to the **Non-Financial** and the **Personal Information** sections (see Section 3.5) of the **Navigation Panel**.

1. To terminate a participant from the **Non-Financial** section, do the following:

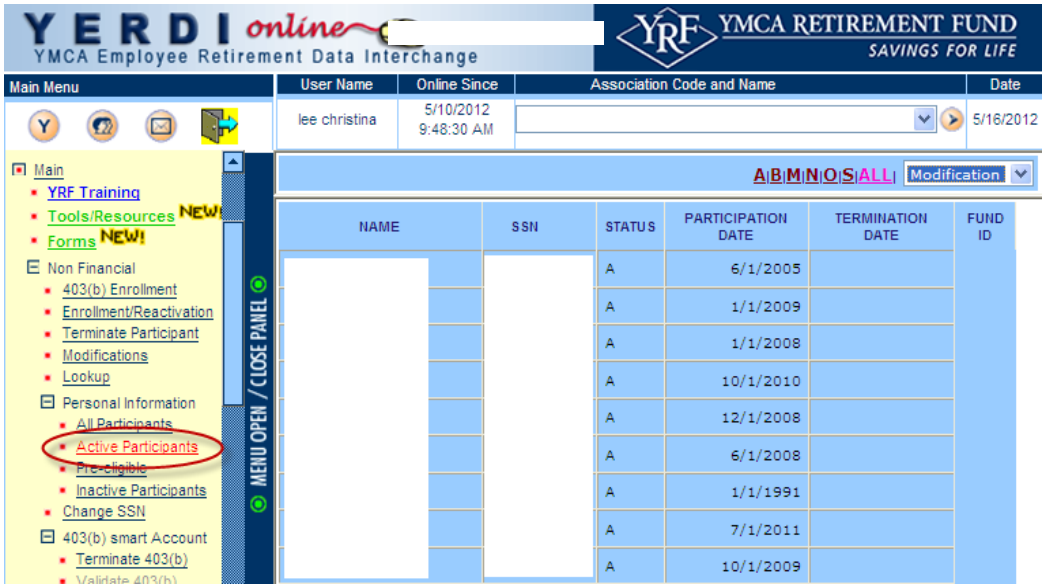
   a. Click **Terminate Participant** under **Non-Financial** on the **Navigation Panel** and a screen such as the following will appear:

   b. Enter the Social Security number of the participant you wish to terminate and click **Enter** or press the **Enter** key.

> **NOTE!** If you need to start over, click **Reset** to clear the fields.

2. To terminate a participant by going to the **Personal Information** section of the **Navigation Panel**, do the following:

   a. Click **All Participants** or **Active Participants**. A screen containing a list of the participants will appear (example directly below). (The **Personal Information** function of the application is discussed in Section 3.5).

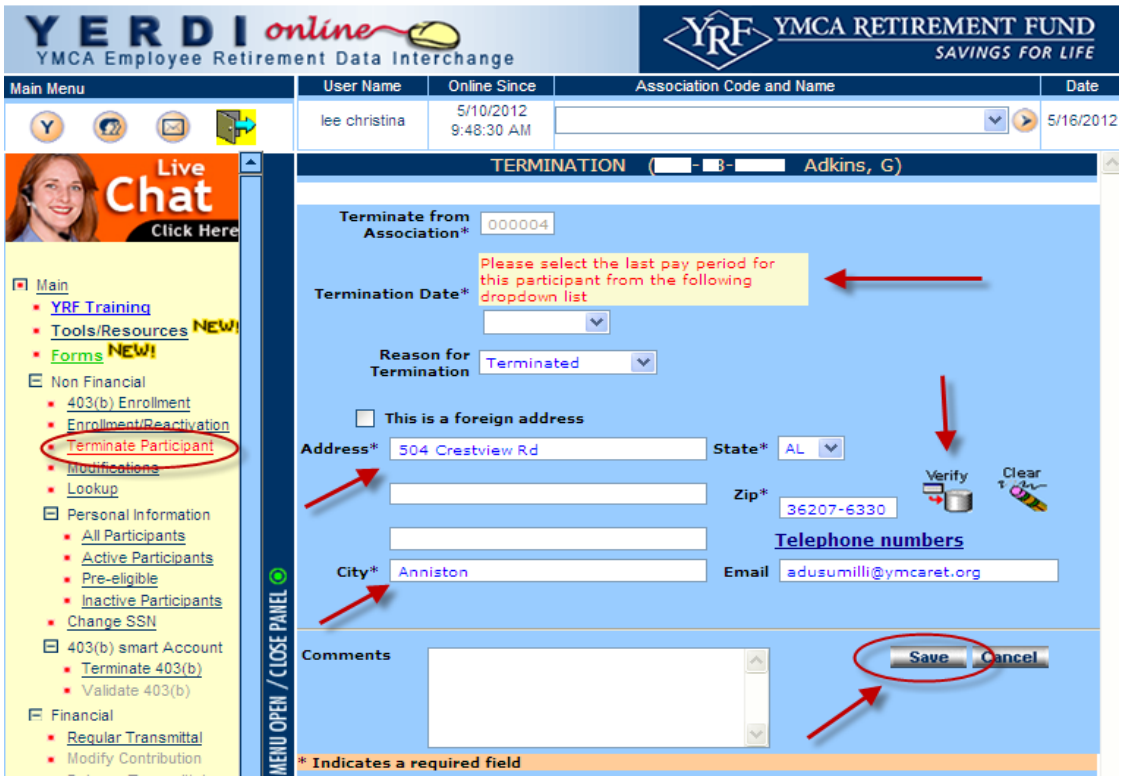



b. Search for the participant by clicking the first letter of his or her last name on the alphabet bar located at the top of the screen. If the participant's name does not appear on the first screen, scroll down.

c. Click the down-arrow in the window located at the right of the alphabet bar and select *Termination*.

d. Click the Social Security number of the participant you wish to terminate.

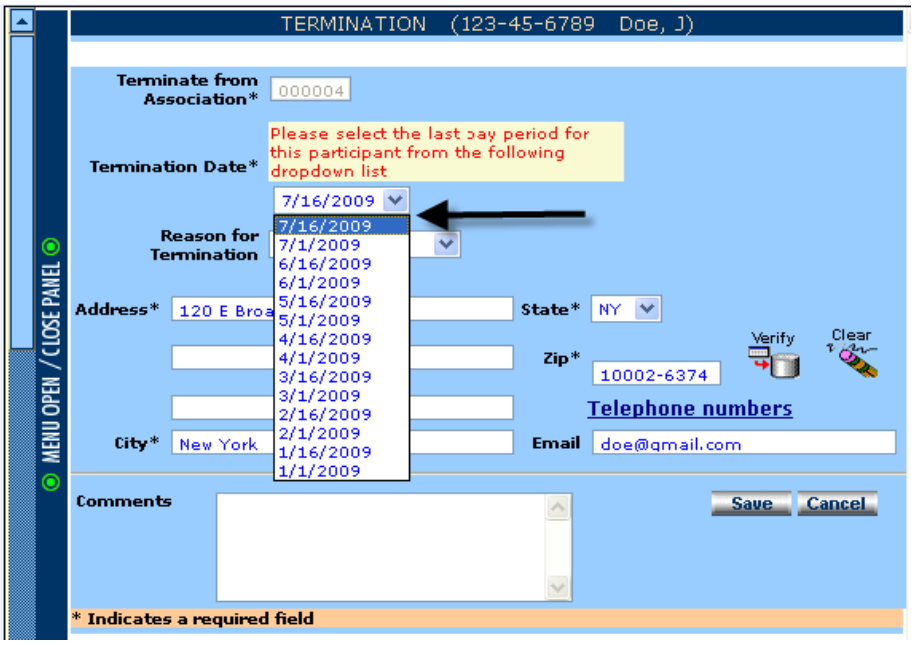
In either case, whether accessed through **Non-Financial** or **Personal Information**, the following screen will appear:




3. This is the screen in which to enter termination data. The fields that are denoted with an asterisk are required fields (i.e., you must enter data in these fields or you will not be able to continue). The fields that contain down-arrows have lists from which to choose appropriate codes.

> **NOTE!** To move to the next field, press the **Tab** key or click in the field.

4. Select the drop down arrow to display your YMCAs payroll dates. Select the date the participant will receive their last pay check from your YMCA.




**NOTE!** If the message "*Participant has an outstanding payment after the termination effective date*" appears, you must delete the contribution record(s). If you entered an incorrect termination date, call the Fund to change the date.

5. Click the down-arrow to select the reason for termination. Choose one of the following:

   *Terminated* – Employee has left Y employment or has transferred to another Y for reasons other than military service.

   *Retired* – Employee has retired.

   *Death* – When selected, a field will appear in which to enter the date of death.

   *Military* – Employee has left for active military duty.

   **Non Participating* – For the use of select YMCAs only.

7. Click **Save** to update the record.

**NOTE!** You will get a validation error if an inactive participant has a contribution record(s) in the transmittal, which can occur when you terminate a participant and there is a contribution record(s) in the uploaded payroll file or you upload payroll data from the previous transmittal. You must delete the contribution record(s) after you have uploaded the payroll. See Section 4.3 for instructions on how to upload payroll and Section 4.5.6 for instructions on how to delete contribution records.

## 3.4. Modifications

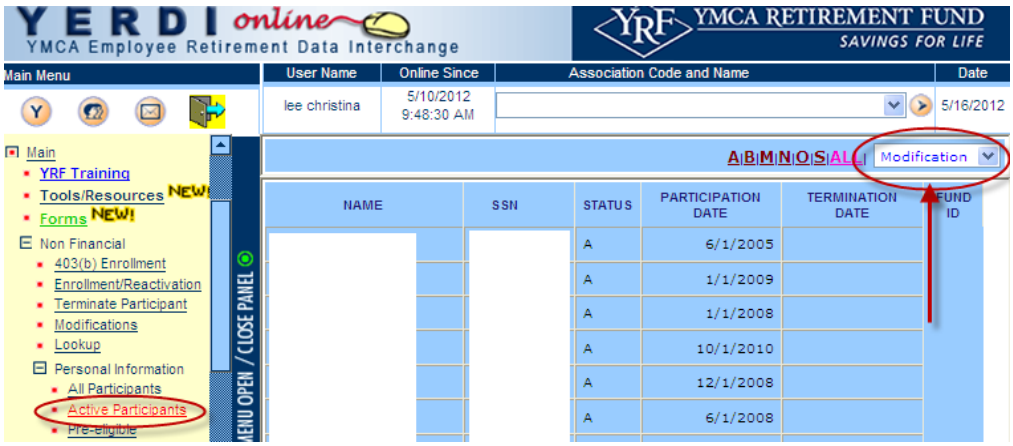
You can modify contact information, job and salary type, and comments in participants' records via the **Non-Financial** and **Personal Information** areas on the **Navigation Panel** (see Section 3.5).

1. To modify a participant's record in **Non-Financial**, do the following:
   a. Click **Modifications** under **Non-Financial** on the **Navigation Panel**, and a screen such as the following will appear:

   b. Enter the Social Security number of the participant whose record you wish to modify and click **Enter** or press the **Enter** key.

> **NOTE!** If you need to start over, click **Reset** to clear the field.

2. To modify a participant's record in **Personal Information**, do the following:
   a. Click **All Participants** or **Active Participants**. A screen containing a list of the participants will appear (shown directly below). (The **Personal Information** function of the application is discussed in Section 3.5.)

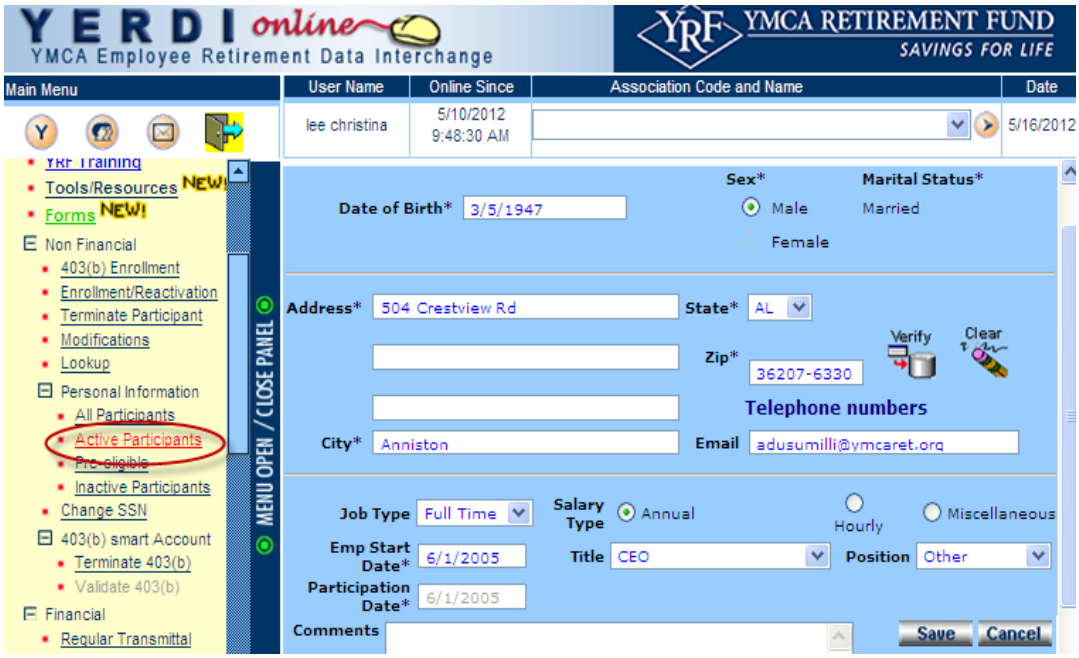


b. Search for the participant by clicking the first letter of the last name on the alphabet bar at the top of the screen. If the participant's name is not on the first screen, scroll down.

c. Click the down-arrow in the window located at the right of the alphabet bar and select *Modification*.

d. Click the Social Security number of the participant whose record you wish to modify.

In either case, whether accessed from **Non-Financial** or **Personal Information**, a screen such as the following will appear:




3. You may make changes only to ***Address***, ***Job Type***, ***Salary Type***, ***Title***, ***Position***, and ***Comments***. If you wish to change the data in the disabled fields, contact the Fund.

4. Click **Save** to update the record.

## 3.5. Personal Information

This group of options on the **Navigation Panel** allows you to view lists of active, inactive, and pre-eligible participants. You can reenroll, terminate, modify, change the status of a pre-eligible to participant, and generate an **Employee History Record** report from these screens.
To access a list of *all*, *active only*, *pre-eligible only*, or *inactive only* participants, do the following:

1. On the **Navigation Panel**, click **All Participants**, **Active Participants**, **Pre-Eligibles**, or **Inactive Participants**. The list of participants in the selected category whose names begin with the letter A will appear.

2. To search by letter, on the alphabet bar located at the top of the screen, click the first letter of the last name of the participant. All names that start with the selected letter will appear. To see the entire list in alphabetical order, click the *ALL* button (located to the right of the alphabet).

   The following is an example of a screen listing *all* participants:

3. The first five columns are: **NAME**, **SSN** (Social Security number), **STATUS**, **PARTICIPATION DATE**, and **TERMINATION DATE**. The status codes are: **A** (**Active**), **P** (**Pre-eligible**), and **T (Terminated)**. Note that in the example above, multiple status codes are displayed because **All Participants** was selected**.** If you select **Active Participants**, you will see only status code **A.**

4. Note the window to the right of the alphabet. This is where you select the options to reenroll, terminate, modify participants' records, and generate employee history reports (**EHR**). (See Section 5.4 for a detailed explanation of the EHR.) To conduct any of these transactions do the following:

   a. Search for the participant by clicking the first letter of his/her last name on the alphabet bar at the top of the screen. If the participant is not on the first screen, scroll down.

   b. Click the down-arrow in the window located at the right of the alphabet bar and select the activity you wish to perform (*Reenrollment*, *Modification*, *Termination*, or *EHR*).

   c. Click the participant's Social Security number and the screen in which to perform the function will appear. See Sections 3.2 to 3.4 for instructions on how to conduct *enrollments*, *terminations*, and *modifications*, and Section 5.4 for instructions on how to generate an **Employment History Report** (EHR).

## 3.6. Reenrollment

When you select *Reenrollment* and click the participant's Social Security number, the enrollment screen containing the participant's information will appear. Change contact information if necessary, and enter the new employment start date. Click **Save** to reenroll the participant.

# 4. FINANCIAL ENTRIES

The **Financial** section of the YERDI **Navigation Panel** are all related to the transmittal process. This group of options enables the YMCA to:

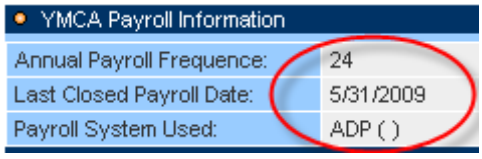
- Upload payroll data;
- Change compensation amounts;
- Add, modify, and delete contribution records;
- Balance, validate, and close transmittals;
- Make adjustments, such as underpayments and overpayments via the **Additional Transmittal**.

The process starts with **Regular Transmittal**, which when selected, requires you to upload your payroll. Each of the above functions is explained in the following sections.

## 4.1. Multiple Transmittals Per Month

Transmittals are processed based on your YMCA's payroll schedule. For example, if your YMCA pays its employees on the 15th and the last day of each month, then you must submit 2 transmittals each month. If your YMCA pays its employees weekly, then you must submit 4, or sometimes 5, depending on the day of the week you run your payroll.

There is a field on the **YMCA Profile** screen that displays your payroll schedule. The YMCA in the example below runs its payroll twice a month: on the 15th and the last business day of the month. The Last Closed Payroll Date is 5/31/2009 which makes the next transmittal is due 6/15/2009.




## 4.2. Split Transmittals

Under ERISA, Department of Labor regulations require that employee contributions (amounts withheld from the employee's pay) be treated as plan assets as of the earliest date that they can reasonably be segregated from the employer's general assets. These regulations also require that this separation of assets occur no later than the 15th business day of the month following the month in which the amounts would otherwise have been payable to the employee. You can print out the annual *Transmittal Deadline Calendar* under the Main Menu in YERDI.

In order to make adherence to these rules easier, YERDI Online separates each transmittal into the following two categories:

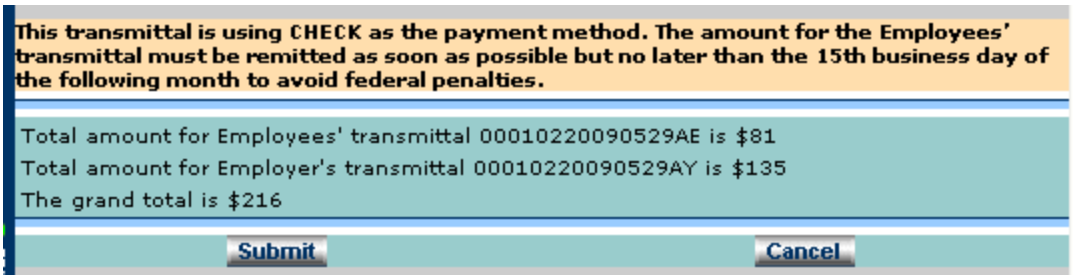
*Employee Contributions* – This is the amount withheld from the employees' pay, such as contributions to the Personal Account paid by the employee, and the 403(b) Smart Account (previously called the Tax-Deferred Account).

*Employer Contributions* – This is the amount that the YMCA contributes for the employee.

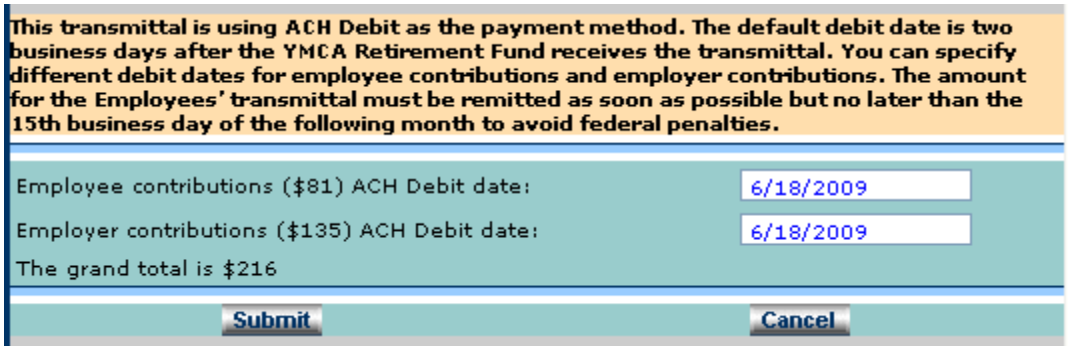
The following are examples of the batch numbers of these split transmittals:

*20060501AY* – YMCA portion of the 5/1/2006 transmittal.
*20060501AE* – Employee portion of the 5/1/2006 transmittal.

If your YMCA's method of payment is Check, when you close the transmittal, the following screen will appear. It displays the total amount due for the employee's and employer's portions of the transmittal on two separate lines as illustrated below:


This transmittal is using CHECK as the payment method. The amount for the Employees' transmittal must be remitted as soon as possible but no later than the 15th business day of the following month to avoid federal penalties.
Total amount for Employees' transmittal 00010220090529AE is $81
Total amount for Employer's transmittal 00010220090529AY is $135
The grand total is $216
Submit
Cancel

If your YMCA's method of payment is ACH Debit, when you close the transmittal, the following screen will appear. You must indicate the debit dates for the Employee and Employer portions of the transmittal. The default date is 2 days from the day you submit the transmittal.


This transmittal is using ACH Debit as the payment method. The default debit date is two business days after the YMCA Retirement Fund receives the transmittal. You can specify different debit dates for employee contributions and employer contributions. The amount for the Employees' transmittal must be remitted as soon as possible but no later than the 15th business day of the following month to avoid federal penalties.
Employee contributions ($81) ACH Debit date:
6/18/2009
Employer contributions ($135) ACH Debit date:
6/18/2009
The grand total is $216
Submit
Cancel

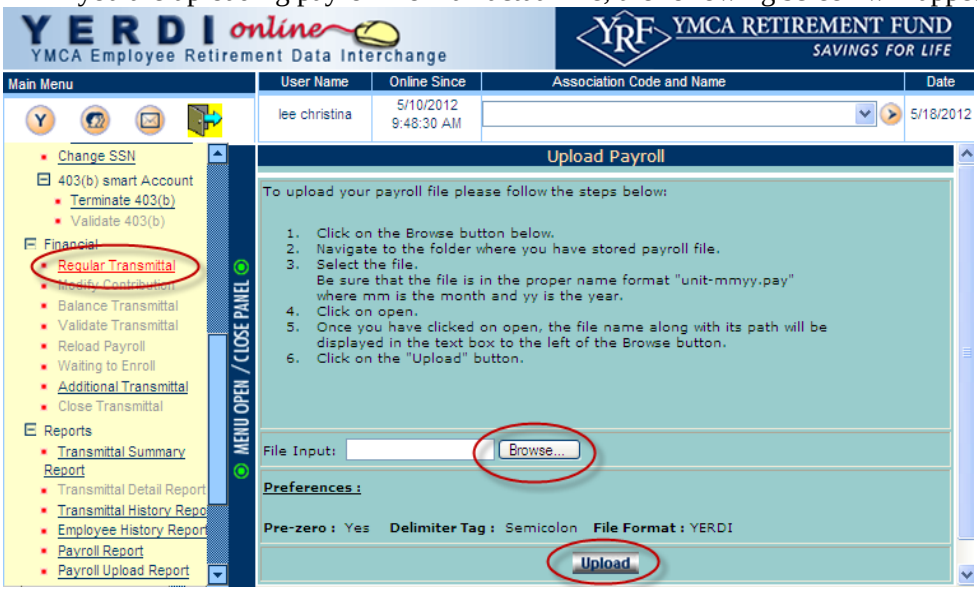
## 4.3. Beginning the Payroll Period Transmittal Process - Uploading Payroll

In order to begin the transmittal process, you must execute the **Regular Transmittal** function, which is uploading payroll data into the current transmittal. (Note in the example below, that the options below **Regular Transmittal** are NOT enabled.) There are two ways to upload compensation and contribution data into YERDI Online. You can upload your actual current payroll data by uploading a file from your payroll system (if you choose this option,

you must adhere to the *Payroll File Specification* located on the Main Menu in YERDI). Or, you may choose to copy the previous payroll's data to the current transmittal. If you choose this option, after the upload, you will have to change the contribution records to reflect the current payroll.
Therefore, this option is desirable if you have few participants or if compensation and contribution amounts do not change (e.g., participants are salaried employees). You will set the appropriate default in the **YMCA Profile** screen (see Section 2 for instructions). The procedure to conduct the **Regular Transmittal** is as follows:

1. Click **Regular Transmittal** under **Financial** on the **Navigation Panel**.

   If you are uploading payroll from an actual file, the following screen will appear:




2. To find the file you wish to upload, click **Browse**.

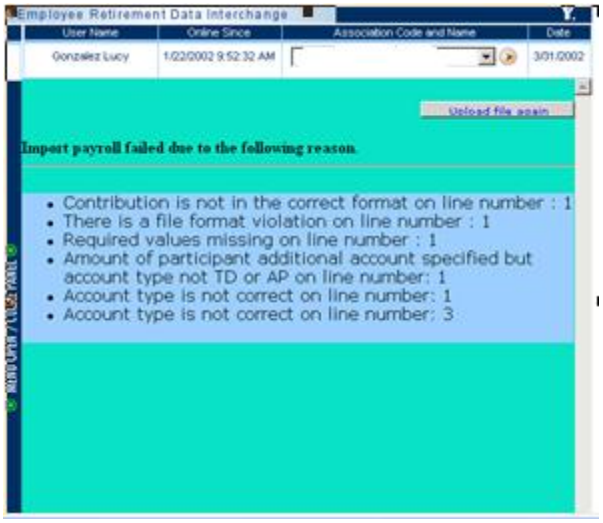
3. Navigate to the folder in which your payroll file is stored. The file name format must be ***xxxxx-mmddyy.pay*** (where ***xxxxx*** is the YMCA number, ***mmddyy*** is the month, day, and year of the payroll).

4. Click the appropriate file.

5. Click **Open**. The file name including its path will appear in the field to the left of **Browse**.
6. Click **Upload**. The following dialog box will appear on the screen.

When the file is successfully uploaded, a dialog box with the message "*n records were successfully imported*" will appear.

If there are problems with the payroll file, a screen stating that the *"Import payroll failed due to the following reason"* will appear. It will inform you of the error(s) and on what line it exists. The following is an example of this screen:


Employee Retirement Data Interchange
User Name
Online Since
Association Code and Name
Date
Gonzalez Lucy
1/22/2002 9:52:32 AM
3/31/2002
Upload file again
Import payroll failed due to the following reason.
Contribution is not in the correct format on line number : 1
There is a file format violation on line number : 1
Required values missing on line number : 1
Amount of participant additional account specified but account type not TD or AP on line number: 1
Account type is not correct on line number: 1
Account type is not correct on line number: 3

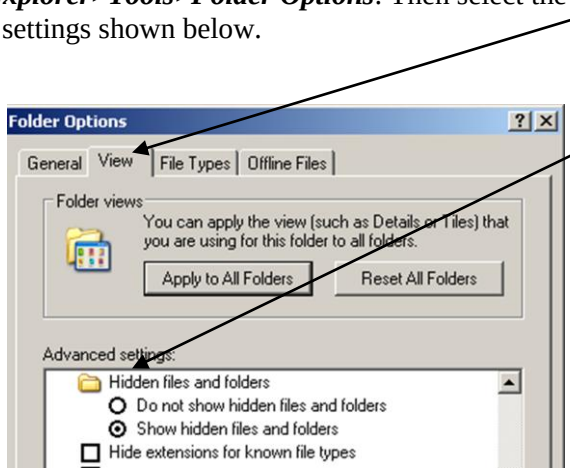
8. After the payroll upload is complete, the **Modify Contribution** screen will appear and the options listed below **Regular Transmittal** will become activated.

The following table lists the possible errors that will cause a failure to upload.

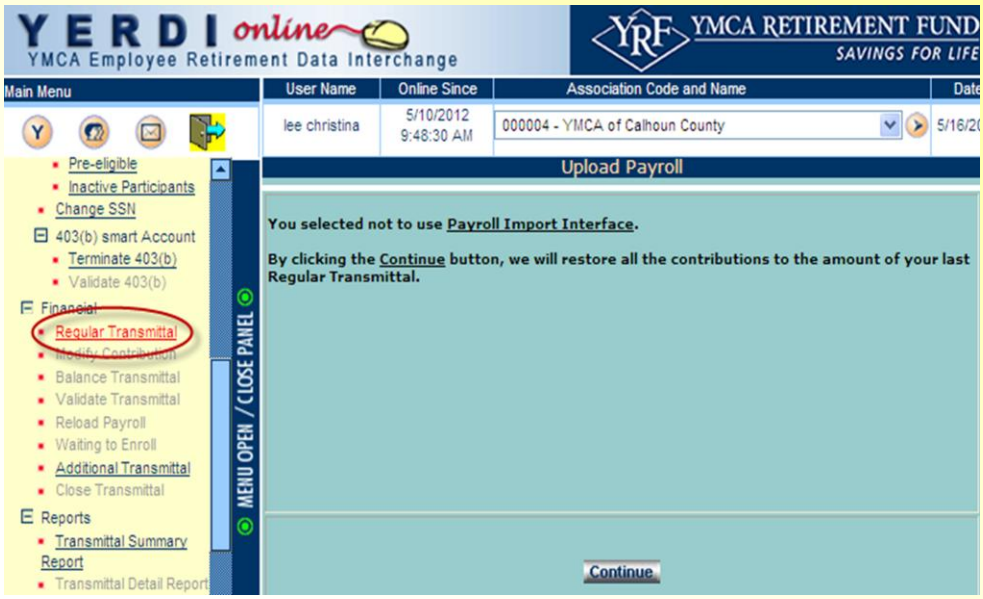
| ERROR MESSAGE | DEFINITION/SOLUTION |
|---|---|
| *File name should be #####--mmddyy.pay.** | There is something wrong with the file name (e.g., date is not the same as in the transmittal or the file extension is not *.pay*. An example of a correct file name is ####-080506, where #### is the YMCA number and 080506 is the month, day, and year. Change the name and upload again. |
| *Required value missing on line # _.* | There is a missing value on the specified line(s) in the payroll file you are uploading. Ensure that all required values (e.g., SSN, compensation, and contribution amounts) in the payroll file are included and correct. |
| *Account type is not correct on line # _.* | The account type (e.g., BA, SS, RG, SA) on the specified line(s) in the payroll file is incorrect. |
| *Amount of participant voluntary account specified but account type is not TD or AP on line # _.* | Ensure that the voluntary account type in the specified line(s) is TD. |
| *Duplicate record found with SSN.* | There are two records for the same account type (e.g., BA, RG, SA, SS, TD) with the same Social Security number. |
| *There is a file format violation on line number # _.* | This specified line(s) in the payroll file is not in the correct format (i.e., does not follow file specifications). If you need the correct format, contact the Fund. |

| | |
|---|---|
| *Compensation is not in correct format on line # _.* | The compensation in the specified line(s) in the payroll file is in an incorrect format. An example of the correct format is 2500.00. Do not use the $ sign. Commas are optional. |
| *Contribution is not in correct format on line # _.* | The contribution amount in the specified line(s) in the payroll file is in an incorrect format. An example of the correct format is 100.00. Do not use the $ sign. Commas are optional. |
| *Format is incorrect.* | The entire payroll file is in the wrong format as outlined by Fund specifications. If you need the correct format, contact the Fund. |

***** If you continue to get this message after you have changed the file name, check your Windows settings by going to ***Windows Explorer>Tools>Folder Options***. Then select the **View** tab and then **Hidden files and folders**. Select the settings shown below.


Folder Options
General
View
File Types
Offline Files
Folder views
You can apply the view (such as Details or Tiles) that you are using for this folder to all folders.
Apply to All Folders
Reset All Folders
Advanced settings:
Hidden files and folders
Do not show hidden files and folders
Show hidden files and folders
Hide extensions for known file types

**NOTE!** If your **YMCA Profile** option ***Use Payroll*** is set to *No* (see Section 2), the following screen will appear:



## 4.4. Reload Payroll

You may wish to reload your payroll if, for example, you uploaded an incorrect file. Click Reload Payroll and follow the same instructions as for uploading the payroll (see Section 4.3).

## 4.5. Modify Contribution Records

Once you have uploaded your payroll, you will be able to modify, add, and delete contribution records, all of which are done on the **Modify Contribution** screen. (**Note:** The application will go directly to this screen upon completion of the payroll upload). Or, you can access it by selecting **Modify Contribution** under **Financial**. From this screen, you will be able to:

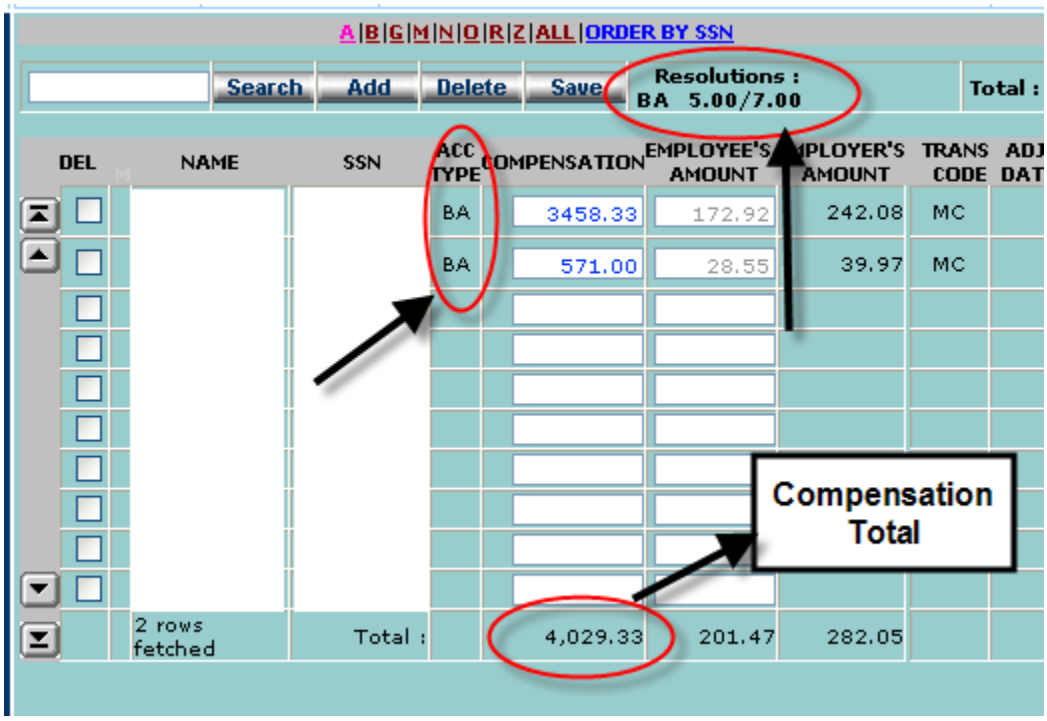
- Change the compensation amount.
- Add basic and TD contributions.
- Make payments to TD loans.
- Delete contribution records.

Each of these transactions is discussed below.
To access the **Modify Contribution** screen, click **Modify Contribution** under **Financial** on the **Navigation Panel**.

**NOTE!**

- The YMCA's new account type will be BA (Basic Account) and the resolution, which is the employee and the YMCA percentage breakdown of the contribution amounts (e.g., 5.00/7.00) will be displayed at the top of the screen.
- Any contributions posted prior to July 1, 2009 will automatically display the old account types (RG, SA, SS, AM) and the resolution, which is the employee and the YMCA percentage breakdown of the contribution amounts (e.g., 5.00/7.00) is displayed at the top of the screen.
- When you click **ALL** at the top of the screen, the total contribution amount will be displayed at the upper right portion of the screen.
- Always click **Save** immediately after you have made a change on the **Modify Contribution** screen.

A screen such as the following will appear:




The columns that are not self-explanatory are explained below:

**DEL** – Click to delete a contribution record (see Section 4.5.6 for details). Click **Save**.

**ACC TYPE** – The participant's account type. There is a separate line for each account.

**COMPENSATION** – The participant's compensation for the pay period.

**EMPLOYEE'S AMOUNT** – The participant's portion of the contribution for the pay period.

**EMPLOYER'S AMOUNT** – The YMCA's portion of the contribution for the pay period.

**TRANS CODE** – Indicates the type of transaction. The transactions codes are:

- MC - Compensation for current pay period, which can be entered in the **Regular** and **Additional Transmittals.**
- OP (Overpayment), UP (Underpayment), BN (Bonus), and LS (Lump Sum) are entered in **Additional Transmittal** only. See Sections 4.13.1 to 4.13.4.
- **ADJ DATE** – Date for which the OP, UP entries are made. For entry in **Additional Transmittal** only.

**NOTE!**

- The column between the **DEL** and **NAME** columns indicates the status of the record. It may contain one of the following codes:
  **N**: This is a new record.
  **M**: This record has been modified.
  **m**: This record has been modified, but unsaved. (Occurs when you make a change to the compensation in the **COMPENSATION** column and then exit the screen without saving).

- To get a snapshot of the participant's contribution record, place the cursor over the participant's Social Security number and a dialog box such as the following will appear:

  Gold, M (455555555)
  Account Type: BA
  Comp: 1000.00
  Participant Amount 50.00
  Association Amount: 70.00
  SS Amount: 0.00
  Total Amount: 120.00

Each function on the **Modify Contribution** screen is explained below.

### 4.5.1. Search for a Participant

1. By alphabet:

   Click a letter of the alphabet and all participants with names beginning with that letter will appear alphabetically on the screen. If the participant's name does not appear on the first screen, scroll down.
2. By name:

   Click ***ALL*** located to the right of the alphabet at the top of the screen, type the last name of the participant in the field to the left of **Search**, and click **Search**. The participant's name will appear on the screen.

3. By Social Security number:

   Click ***ORDER BY SSN*** located in the top center of the screen; this will sort the list in Social Security number order. Type the Social Security number of the participant in the field to the left of **Search** and then click **Search**. The participant's name will appear on the screen.

### 4.5.2. Change the Compensation Amount

1. Go into the **COMPENSATION** column on the **Modify Contribution** screen and simply change the amount. If you wish to zero out an amount, delete the amount and then enter a 0.

2. Click **Save** located at the top center of the screen.

### 4.5.3 Add a Basic Account Contribution Record

The basic account contribution is the percentage of the employee's compensation based on the YMCA's resolution agreement with the Fund. Every active participant must have a basic account contribution in the transmittal even if it is a zero amount.

> **NOTE!** You must enroll the new participant before you can add a contribution record for him/her. Enrollment explained in Section 3.2.

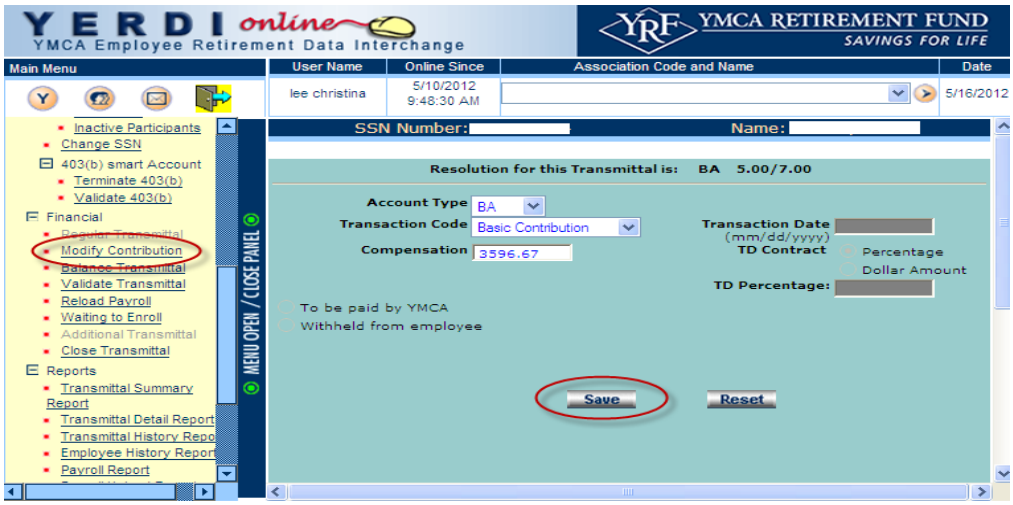
To create the basic account **BA** contribution, do the following:

1. Click **Add**. A screen such as the following will appear:

2. Enter the Social Security number of the participant for whom you wish to add a contribution record.

3. Click **Enter**.

A screen such as the following will appear:




**NOTE!** For a participant with an existing contribution record (e.g., a Pre-eligible with a **TD**), simply search for the participant and click his/her Social Security number on the **Modify Contribution** screen to access the screen in which to enter the account information.

4. This is the screen where the account information is entered. Enter the data in the fields as follows:

   a. ***Account Type*** – Choose the appropriate account type for your transmittal which is one of the following: **BA** (Basic Account), or the voluntary account type **TD** (403(B) Smart Account). See section 4.5.4 for an explanation.

   b. ***Transaction Code*** – In a **Regular Transmittal** there is only the code B*asic Contribution* (MC), which is the transaction for the current payroll period.

**NOTE!** To make *Underpayment* (UP), *Overpayment* (OP), *Bonus* (BN), or *Lump Sum* (LS) entries, you must use the **Additional Transmittal** option. See Section 4.13.

   c. ***Compensation*** – Enter the participant's salary for the payroll period. Do not use commas.

d. ***Transaction Date*** – If entering a contribution record for the current payroll period, you do not need to enter a date (field will not be activated).

e. Click **Save**. The contribution record will be created and the application will return to the **Modify Contribution** screen.

**NOTE!** The following fields on the **Add Contribution** screen are only enabled if you are an RG YMCA making an underpayment in an **Additional Transmittal**. Explained in Section 4.13.

### 4.5.4. Add a TD Contribution Record

In addition to the basic account, participants may make contributions to the 403b Smart Account. TD is the code for the 403(b) Smart Account (previously called the Tax-Deferred Account). To add a TD contribution record, do the following:

**NOTE!** The participant must have a TD contract established with the Fund before contributions can be entered for these accounts or a validation error will prevent you from closing the transmittal.

1. On the **Modify Contribution** screen, click **Add**.

2. Enter the Social Security number of the participant for whom you wish to add a contribution record.

3. Click **Enter**. The screen in which to enter the account information will appear (see page 4-10 for an example of this screen).

**NOTE!** For participants with an existing contribution record, on **the Modify Contribution** screen, simply search for the participant and click his/her Social Security number to access the screen in which to enter the account information.

4. Select the account type ***TD***.

5. Select the ***TD Contract*** type.

   a. If the contribution is a percentage, click the ***Percent*** field and enter the percentage in the ***TD Amount*** field.

   b. If the contribution is a dollar amount, click the ***Dollar Amount*** field, and enter the contribution for the payroll period in the ***TD Amount*** field.

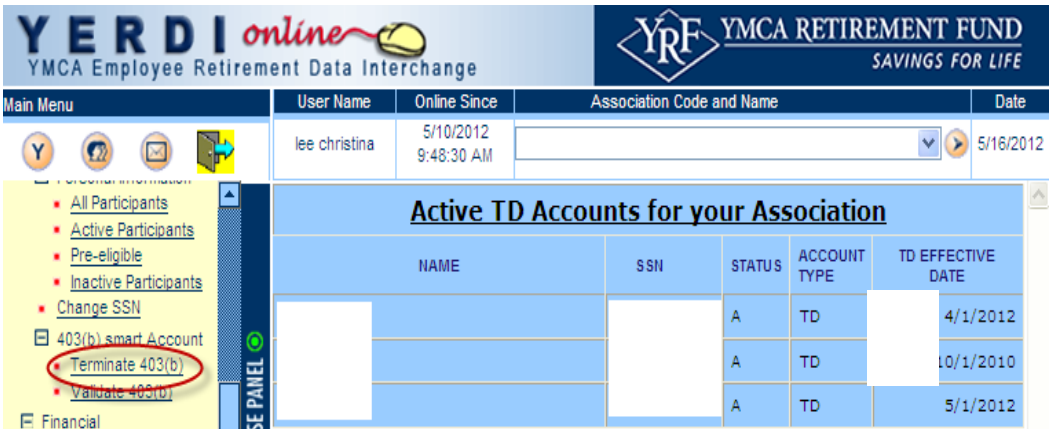
6. Click **Save**. The record will be created and you will be returned to the **Modify Contribution** screen.

7. If you wish to modify the **TD** contribution amount, simply change the amount in the **EMPLOYEE'S AMOUNT** column on the **Modify Contribution** screen.

### 4.5.5. Terminating a TD Contract

You may cancel a TD (403(b) Smart Account, previously called Tax-Deferred Account) contract directly through YERDI Online. If you wish to reopen the account, you must manually add a TD line in **Modify Contribution** in order to generate a new contract to verify. The procedure to terminate a TD contract in YERDI Online is as follows:

1. Click **Terminate 403(b)** and a screen such as the following will appear:




This screen lists all of the employees at your YMCA that have active TD contracts with the Fund.

2. Click the Social Security number of the person whose TD contract you wish to terminate.

A screen such as the following will appear:

This screen displays the details of the contract and the last contribution to the TD account that was submitted to the Fund (not necessarily paid).

3. Enter the month and year in which this contract is to be terminated. **Note:** You cannot enter a date prior to the date listed. Choose the first of the following month of the last contribution.

4. Click **Submit**. The account will be terminated as of the requested date.

### 4.5.6. Delete a Contribution Record

If you roll over payroll data from the previous period, it may be necessary to delete contribution records, for example, for terminated participants, or if a participant no longer wishes to make **TD** (403(b) Smart Account, previously called Tax-Deferred Account) contributions. To delete a contribution record, do the following:

1. On the **Modify Contribution** screen, click the box in the **DEL** column to the left of the participant's name.

2. Click **Delete**.

3. Click **Save**. The record will be deleted.

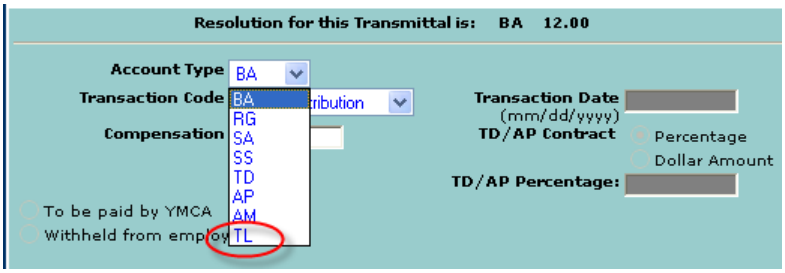
## 4.6. TD LOANS

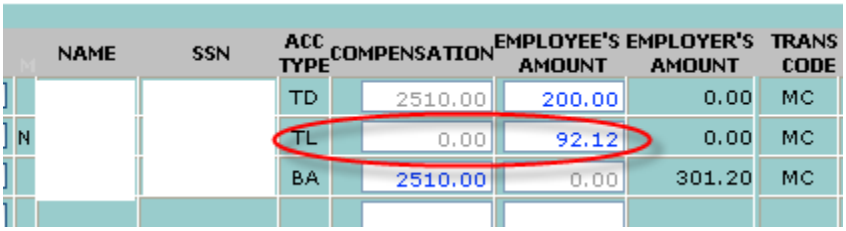
Participants can borrow from their **TD** accounts (403(b) Smart Account) by applying for the loan on the Retirement Fund website at www.yretirement.org. Once a participant has been issued a loan check, the YMCA will be notified of the loan terms.

### 4.6.1. Loan Repayment

Enter the TD Loan repayment in the same manner as you would any other account (e.g., BA,TD) with the following exceptions:

1. The transaction code for the loan entry is **TL**.

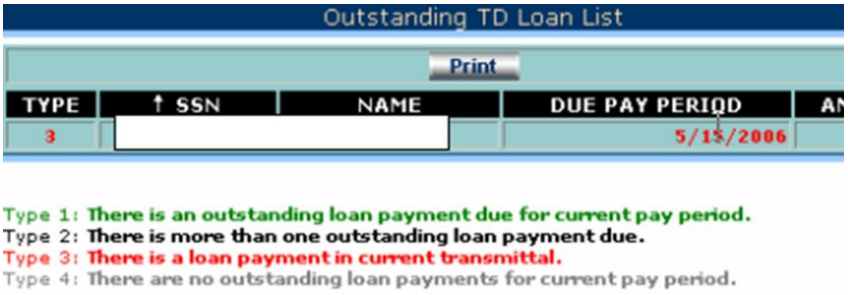


| | NAME | SSN | ACC TYPE | COMPENSATION | EMPLOYEE'S AMOUNT | EMPLOYER'S AMOUNT | TRANS CODE |
|---|---|---|---|---|---|---|---|
| | | | TD | 2510.00 | 200.00 | 0.00 | MC |
| N | | | TL | 0.00 | 92.12 | 0.00 | MC |
| | | | BA | 2510.00 | 0.00 | 301.20 | MC |

2. There is a **TD Loan** report option on the **Navigation Panel** that will allow you to view status information on all loans for your YMCA.

3. Click **TD Loan** and a screen such as the following will appear:


Outstanding TD Loan List
Print
TYPE
SSN
NAME
DUE PAY PERIOD
3
5/15/2006
Type 1: There is an outstanding loan payment due for current pay period.
Type 2: There is more than one outstanding loan payment due.
Type 3: There is a loan payment in current transmittal.
Type 4: There are no outstanding loan payments for current pay period.

   a. If the entry is green, there is an outstanding loan payment due for that employee, but there is no entry on the **Modification Contributions** screen. When you enter the contribution, the entry will then become red on this screen.

   b. If the entry is **black**, there are more than one outstanding loan payments due for that employee, but there are no entries on the **Modification Contributions** screen.

   c. If the entry is **red**, there is a loan payment entry for that employee on the **Modification Contributions** screen.

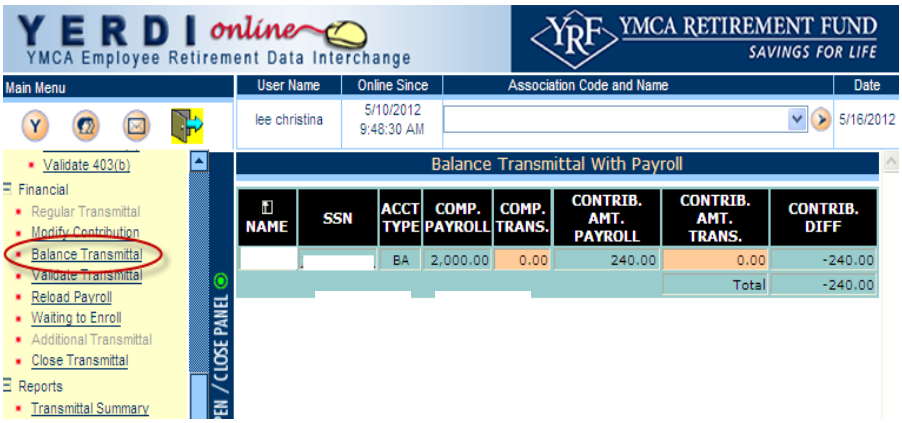
   d. If the entry is **gray**, there are no outstanding loan payments due for the current pay period for that employee.

**NOTE!**
1. If delinquent, the repayment will be applied to the earliest due date.
2. You can only make one payment per person in each transmittal.
3. You cannot make future payments unless it is payment in full.
4. Participant must contact the Fund to pay loan in full.

## 4.7. Balance Transmittal

Whether you upload from your payroll system or use the previous payroll period's data, the **Balance Transmittal** function compares contribution and compensation amounts in YERDI Online with those that are uploaded. Simply, it lists modifications made in YERDI Online after the payroll upload. If there are no differences, the message "*There are no records for this unit that need balancing.*" To access, click **Balance Transmittal** under **Financial**.

If there *are* differences, a screen such as the following will appear:




The columns on this screen that are not self-explanatory are explained below:

**ACCT TYPE** – The participant's account type.

**COMP PAYROLL** – The compensation in the payroll file that was uploaded.

**COMP TRANS** – The compensation in the current transmittal.

**CONTRIB AMT PAYROLL** – Contribution amount in the payroll file that was uploaded.

**CONT AMT TRANS** – The contribution amount in the current transmittal.

**CONTRIB DIFF** – The difference between what was in the payroll file that was uploaded and what is in the current transmittal.

In the example above, one employee's compensation was reduced by $1000.00 and the other's was increased by the same amount. Therefore, the amount of the change is 0.

**NOTES!**

If you click the arrow on the **NAME** column heading, the list will appear in descending alphabetical order.

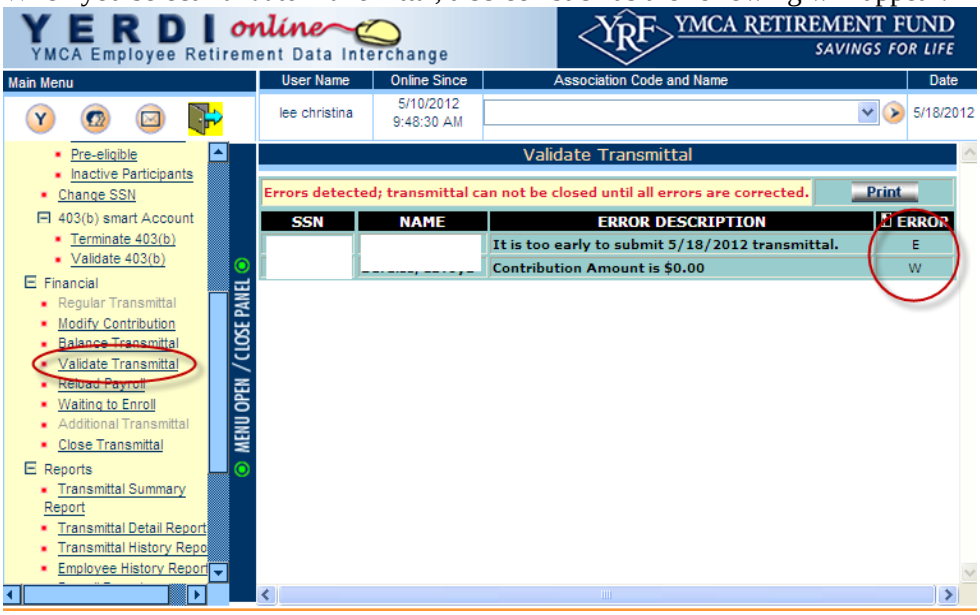
If you need to make a change to any of the transactions listed on this screen, click the participant's Social Security number to go to the **Modify Contribution** screen.

## 4.8. Validate Transmittal

Before you close and submit the transmittal, you must select **Validate Transmittal** to see if there are any errors and/or warnings to be addressed. There are two codes: **E** (Error) and **W** (Warning). If there are errors, you will not be able to close the transmittal.
Warnings should be reviewed, and if necessary, addressed, but they will not prevent you from closing the transmittal.

> **NOTE!** If you select **Close** and there are errors in the transmittal, the application will take you to the **Validate Transmittal** screen

When you select **Validate Transmittal**, a screen such as the following will appear:




The participant's Social Security number and name, the error code and description will appear on the screen. In the example above, the first person on the list is an active participant but there is no basic account contribution record in the transmittal. This is a code E (error); it must be resolved before the transmittal can be submitted.

> **NOTE!** When the cursor is passed over the error description, a window will appear displaying details about the error.

**ERRORS** - Must be corrected in order to close the transmittal.

| MESSAGE | DEFINITION/SOLUTION |
|---|---|
| *Overpayment Exceeds the Total Transmittal* | Refund request amount exceeds the total amount of the |

| | |
|---|---|
| *Amount.* | contribution. Note, *Overpayments* are done in **Additional Transmittal** only. |
| *Year-To-Date Salary Exceeds the Maximum Limit.* | Based on business rules and industry regulations, compensation exceeds the yearly maximum limit. No additional contributions can be made for the participant for the remainder of the year. |
| *Year-To-Date Contribution Amount Exceeds the Maximum Limit.* | Based on business rules and industry regulations, contribution exceeds the yearly maximum limit. No additional contributions for the participant can be made for remainder of the year. Go to www.yretirement.org for annual federal Contribution Limits. |
| *Year-To-Date TD Contribution Amount Exceeds Maximum Percentage Limit of Compensation.* | Maximum contribution limit cannot exceed 100% compensation. Go to www.yretirement.org for annual federal Contribution Limits. |
| *Year-To-Date TD Contribution Amount Exceeds the Maximum Limit.* | Based on industry rules and regulations, cannot exceed maximum yearly TD (403(b) Smart Account) contribution amount. |
| *Basic Account Does Not Exist.* | Active participant does not have a basic account contribution in the transmittal. |
| *Pre-Eligible Cannot Have Basic Account.* | Pre-eligibles can have TD accounts (403(b) Smart Account) only. Delete the basic account contribution or, if participant is due to be enrolled, change his/her status to active. |
| *Inactive Participant Cannot Have Any Contribution.* | Cannot have a contribution in an inactive period. Ensure that the contribution date falls within the date that the participant is or was active. For example, enrollment date should be the first of the month participant is making first contribution and termination date should be last payroll date for the final contribution. |
| *Not Enrolled As Participant.* | The participant has a contribution record in the payroll file that was uploaded, but has not been enrolled in YERDI Online. To avoid this error, enroll participant before you upload payroll. |
| *TD Contract Does Not Exist.* | Submit an application for a TD (403(b) Smart Account contract to the Fund. |
| *It is too early to submit mm/dd/yyyy transmittal.* | You are able to submit the current transmittal 2 days before the payroll date. |
| *Incorrect TD loan payment amount.* | You must pay only the exact amount due for the payroll period or the entire remainder of the loan. See administrator's copy of the Loan letter. |

**WARNINGS** – For your review; will not prevent closing of the transmittal.

| **Message** | **Definition** |
|---|---|
| *Contribution Amount is $0.00.* | It is possible to have a $0.00 contribution amount for an active participant. |
| *TD Exceeds the Participant Contract.* | The amount of the TD contribution is more than the contract amount on record at the Fund. |
| *Missing TD Loan Payment* | A due TD loan payment is not in the transmittal. |

## 4.9. Reset Transmittal

By resetting the transmittal, you can go back to the point just before you uploaded your payroll, thus allowing you to:

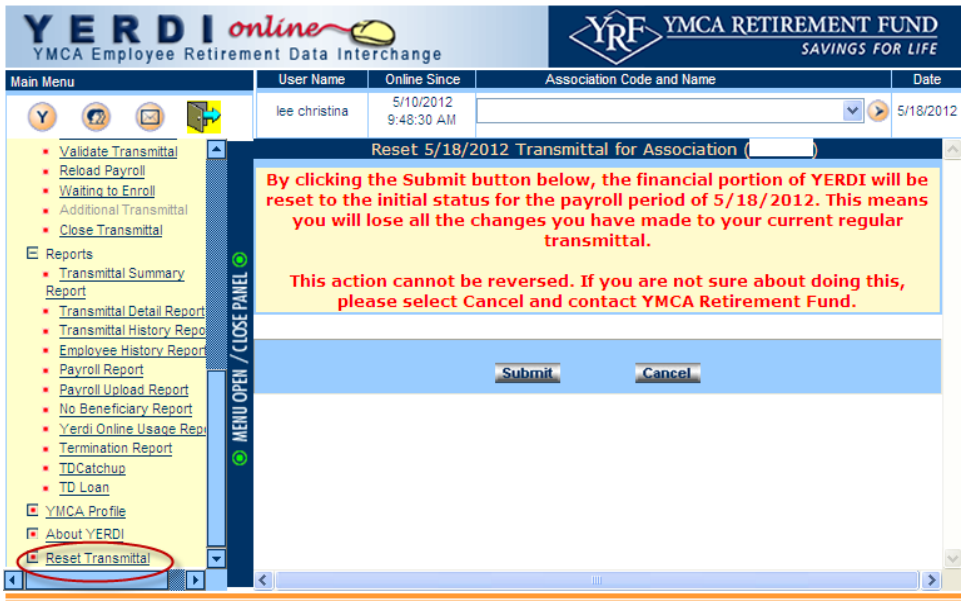
- Create and submit an **Additional Transmittal** for the current period after having started the next payroll period's transmittal. **Additional Transmittals** are discussed in Section 4.13.

- Start a transmittal over if you made a major mistake (such as uploading an incorrect payroll file).

> **NOTE!** If you do not upload an actual payroll file, resetting will not reverse the changes you made to the transmittal before you reset it.

The procedure to reset your transmittal is as follows:

1. Select **Reset Transmittal** (located directly below *About YERDI* on the **Navigation Panel**). This option is available only after you have begun working on your transmittal (i.e., performed **Regular Transmittal**). The following screen will appear:


YERDI online
YMCA Employee Retirement Data Interchange
YMCA RETIREMENT FUND
SAVINGS FOR LIFE
Main Menu
User Name
Online Since
Association Code and Name
Date
lee christina
5/10/2012 9:48:30 AM
5/18/2012
Validate Transmittal
Reload Payroll
Waiting to Enroll
Additional Transmittal
Close Transmittal
Reports
Transmittal Summary Report
Transmittal Detail Report
Transmittal History Repo
Employee History Report
Payroll Report
Payroll Upload Report
No Beneficiary Report
Yerdi Online Usage Rep
Termination Report
TDCatchup
TD Loan
YMCA Profile
About YERDI
Reset Transmittal
MENU OPEN / CLOSE PANEL
Reset 5/18/2012 Transmittal for Association (
By clicking the Submit button below, the financial portion of YERDI will be reset to the initial status for the payroll period of 5/18/2012. This means you will lose all the changes you have made to your current regular transmittal.
This action cannot be reversed. If you are not sure about doing this, please select Cancel and contact YMCA Retirement Fund.
Submit
Cancel

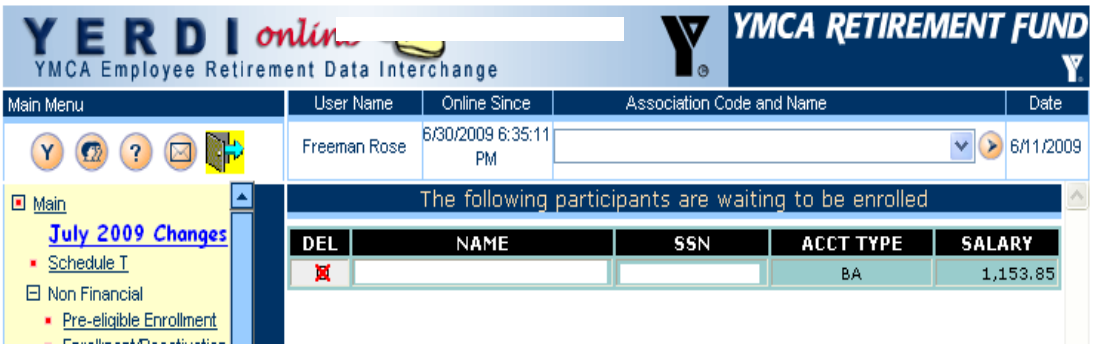
2. Click **Submit** to reset the transmittal.

   You may now either begin the financial portion of your current transmittal again or create an **Additional Transmittal**.

> **NOTE!** This action cannot be reversed. If you are unsure, please contact the Fund.

## 4.10. Waiting to Enroll

Clicking **Waiting to Enroll** under **Financial** displays a list of those employees who are in the uploaded payroll file, but not enrolled in YERDI Online (example directly below). All employees who appear on this list must be enrolled before the transmittal can be closed.




Click the employee's Social Security number and the enrollment screen will appear. (See Section 3.2 for instructions on how to enroll a new participant.) If you do not wish to enroll the employee, you may delete the line by clicking the **DEL** button located to the left of the participant's name, thus eliminating the validation error preventing you from closing the transmittal.

## 4.11. Close Transmittal

After you have updated non-financial and financial data, validated the transmittal, reviewed all warnings and resolved all errors, you will be ready to close and submit the transmittal, which is the process of automatically sending the data to the Fund.

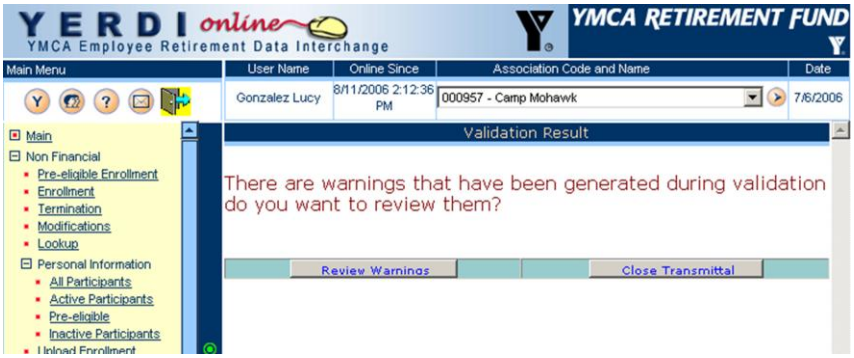
> **NOTE!** The earliest you may submit the regular transmittal is 2 days before the pay date (i.e., the current transmittal date.)

To close the transmittal, do the following:

1. Click **Close Transmittal** under **Financial** on the **Navigation Panel**.

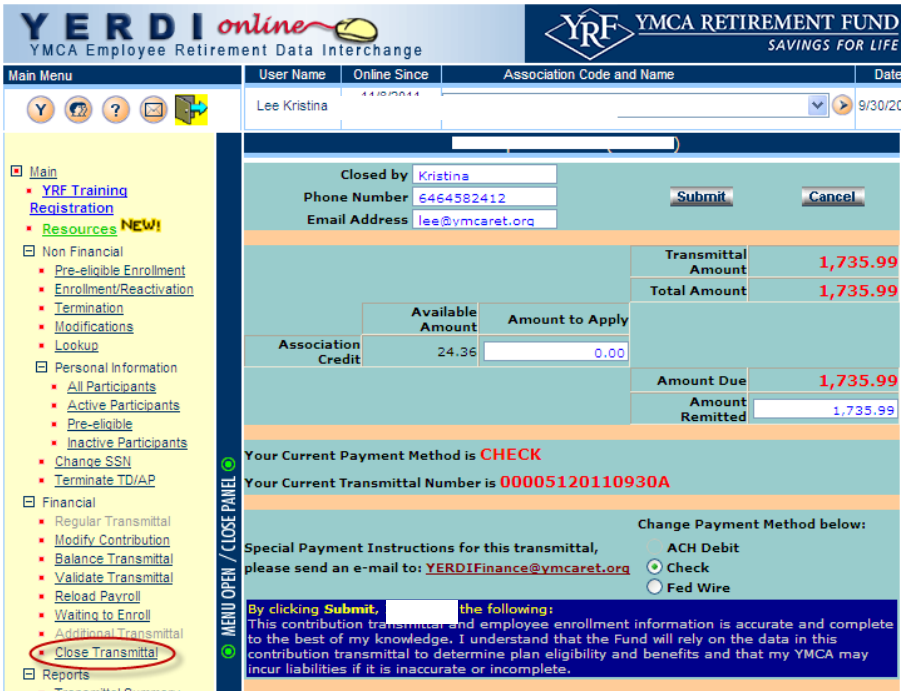
   a. If there are unresolved *errors* in the transmittal, the system will go to the **Validate Transmittal** screen. You must resolve the errors before you can continue.

   b. If there are warnings generated during the validation, a screen such as the following will appear.

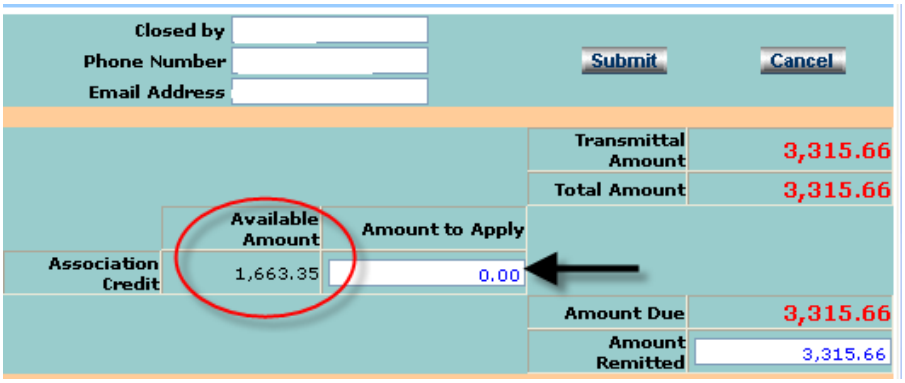


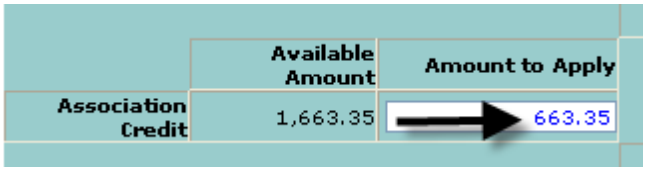
c. After you have reviewed the warnings, proceed by clicking **Close Transmittal**.

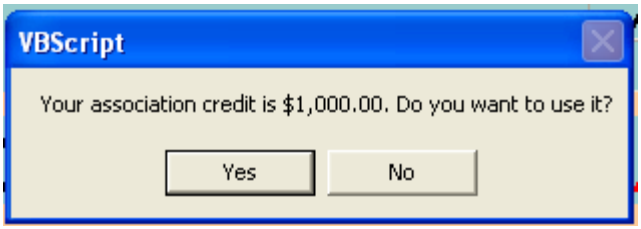
A screen such as the following will appear:




2. To apply any or all of the available ***Association Credit***, enter the amount in the ***Amount to Apply*** field.






After you have entered in the amount of credits you want to apply to the Employer's transmittal a message will appear showing you the remaining amount. If you want to use more of the credit towards the Employer transmittal, click **Yes**. If you only want to use the amount you indicated in the **Amount to Apply** box, then click on **No**.

**NOTE!**

- Association Credit consists primarily of forfeitures to the Association for terminated non-vested participants and overpayments.
- If Association Credit is more than $200.00 and you do not apply it, a message asking if you wish to apply it will appear.

3. Click the method of payment. If you have special instructions for this transmittal (e.g., changing the method of payment from ACH Debit to Check, you must contact the Fund's Finance Department via the e-mail link on the screen).

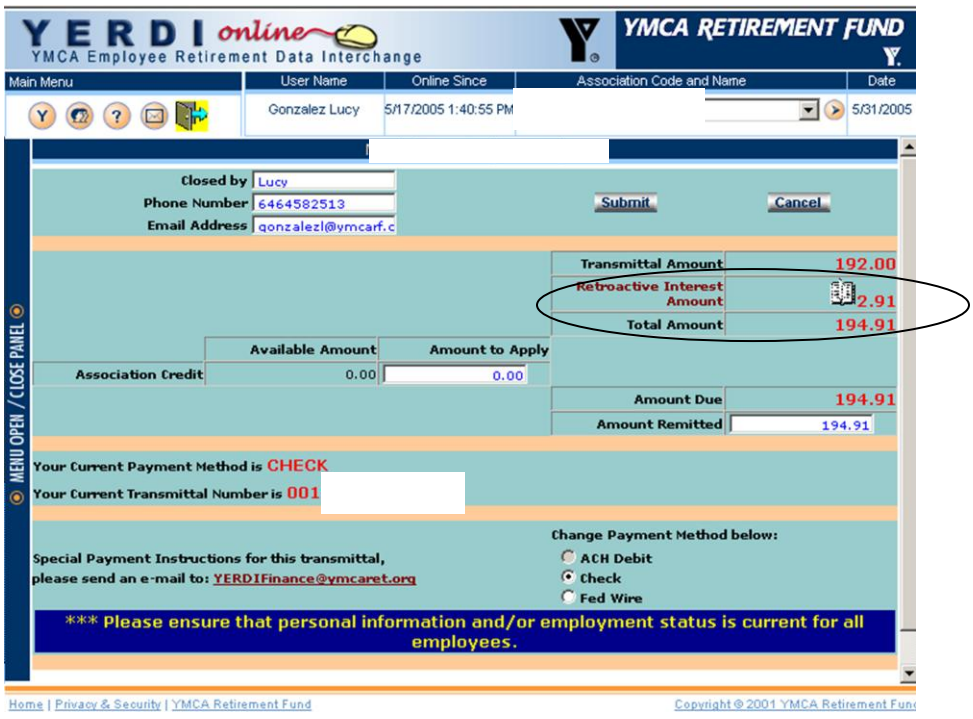
4. Click **Submit** to send the transmittal. The following message will appear:

When you click **OK**, you will be returned to the **YERDI Online Transmittal Status Page**. A new batch number will appear at the top of the list of submitted transmittals; this is your confirmation that the transmittal has been received by the Fund. The transmittal date will be advanced to the next payroll date. The **Regular Transmittal** and **Additional Transmittal** functions will be enabled and all other functions under **Financial** will be disabled. You will now be ready to start the process for the next payroll's transmittal or create an **Additional Transmittal** (see Section 4.13).

**NOTE!** An example of a transmittal number is **20060815AE** where: **2006** is the year, **08** is the month, **15** is the day, **A** represents a **Regular Transmittal**, and **E** represents the employee portion of the transmittal.

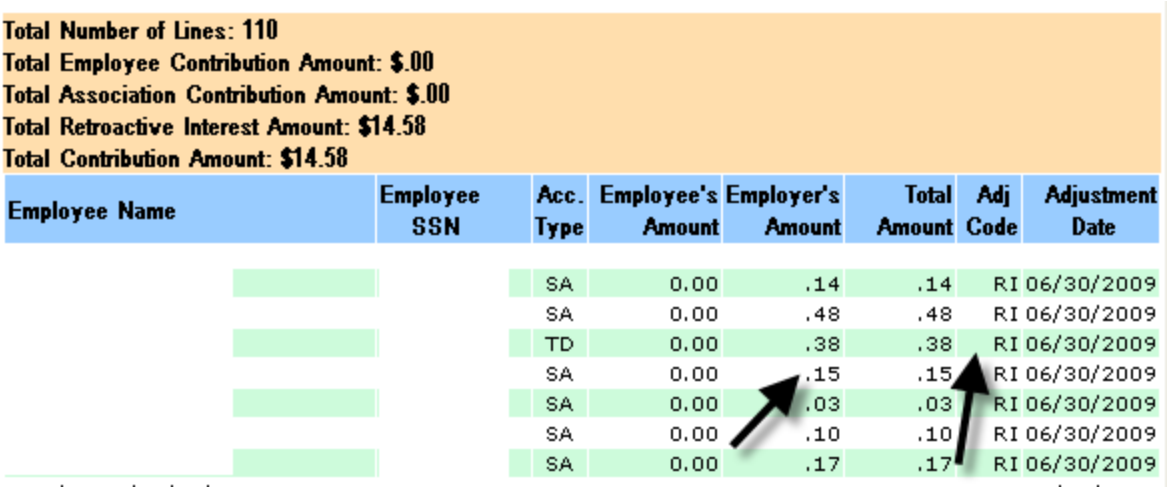
## 4.12. Retroactive Interest

If you are submitting transmittals that are two or more months late or creating underpayments via an **Additional Transmittal** (see Section 4.13), retroactive interest will be calculated automatically and will be included in the amount due on the closing screen.




To see a detail listing of the retroactive interest, click the notebook icon on the **Close** screen.

A report such as the following will appear:



Total Number of Lines: 110
Total Employee Contribution Amount: $.00
Total Association Contribution Amount: $.00
Total Retroactive Interest Amount: $14.58
Total Contribution Amount: $14.58

| Employee Name | Employee SSN | Acc. Type | Employee's Amount | Employer's Amount | Total Amount | Adj Code | Adjustment Date |
|---|---|---|---|---|---|---|---|
| | | SA | 0.00 | .14 | .14 | RI | 06/30/2009 |
| | | SA | 0.00 | .48 | .48 | RI | 06/30/2009 |
| | | TD | 0.00 | .38 | .38 | RI | 06/30/2009 |
| | | SA | 0.00 | .15 | .15 | RI | 06/30/2009 |
| | | SA | 0.00 | .03 | .03 | RI | 06/30/2009 |
| | | SA | 0.00 | .10 | .10 | RI | 06/30/2009 |
| | | SA | 0.00 | .17 | .17 | RI | 06/30/2009 |

This is a detail listing of retroactive interest due. It is sorted by participant and then by date. In the example above, the YMCA has not submitted a transmittal since 9/2004. YERDI Online has automatically calculated and compounded each month's retroactive interest to the present.

To print the report, simply click **Print**.

## 4.13. Adjustments and the Additional Transmittal

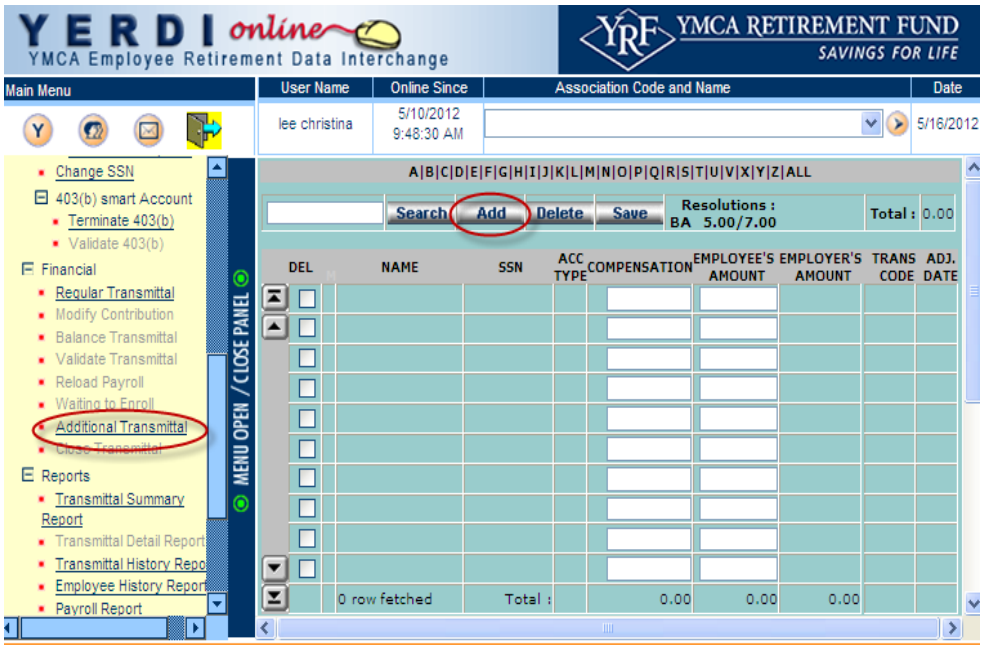
The **Additional Transmittal** is used for submitting individual financial entries and adjustments (underpayments, overpayments, and bonus). You can do an **Additional Transmittal** only after you close the regular transmittal and before you upload the next payroll. Batch numbers for Additional Transmittals are similar to those for regular transmittals, except the letters before the **E** and **Y** will be **B**, **C**, **D**, etc.

**NOTE!** YERDI will not accept entries for transactions that occurred before 1/1/1992.

**NOTE!** You can make underpayments, bonus, and TL loan, in the same **Additional Transmittal**, however, overpayments must be in a separate **Additional Transmittal**.

To create an **Additional Transmittal**, do the following:

1. Click **Additional Transmittal** under **Financial** on the **Navigation Panel**, and the **Modify Contribution** screen will appear as follows:




Note there are no entries in the **Modify Contribution** screen.

2. Click **Add** and a screen in which to enter the participant's Social Security number will appear.

3. Enter the participant's Social Security number and click **Enter**. The screen in which to enter account information will appear.

4. Enter the account information (see below for instructions on how to enter adjustment contribution records (e.g., underpayments).

5. Click **Save**. The record will be created and the system will go back to the **Modify Contribution** screen.

6. Close the transmittal (see Section 4.11 for instructions). The system will return to the **YERDI Online Transmittal Status Page**. The new transmittal number will appear at the top of the list of submitted transmittals.

### 4.13.1. To Enter an Underpayment

> **NOTE!** You must enroll a new participant before you can add a contribution record. See Section 3.2 for instructions on how to enroll a participant.

1. On the **Modify Contribution** screen, click **Add**.
2. Enter the Social Security number of the participant for whom you wish to enter the underpayment.
3. Click **Enter**. The screen in which to enter the account information will appear (see page 4-10 for an example of this screen).

> **NOTE!** For participants with an existing contribution record, on **the Modify Contribution** screen, simply search for the participant and click his/her Social Security number to access the screen in which to enter the account information.

4. Select the transaction code *Underpayment*. Note the ***Transaction Date*** field is now enabled.
5. Enter the date the underpayment is for in the ***Transaction Date*** field.
6. Enter the compensation amount. The contribution percentages will be calculated automatically.
7. Click **Save**. The contribution record will be created and the application will return to the **Modify Contribution** screen.

> **Note!** If you are entering an underpayment for a period when the resolution agreement was different than the current resolution, you must do the following:
>
> 1. Click the **YMCA Profile** option on the **Navigation Panel**.
> 2. Click the down-arrow in the ***Resolution Period For This Transmittal Is*** field.
> 3. Select the appropriate resolution period in the drop-down menu.
>
> After the **Additional Transmittal** is submitted, the system will automatically go back to the current resolution type.

> **NOTE!** There will be retroactive interest for underpayments more than one month in the past.

#### 4.13.1.1 Allocation of Contribution for BA, SA, RG & SS YMCAs

When submitting underpayments, the following fields will become enabled on the screen in which to enter the underpayment. You must select who will pay the employee portion of the contribution.

**NOTE!** If an eligible employee is enrolled late, your YMCA will owe all contributions and interest for the period during which the employee was eligible but not enrolled, even if they should have been deducted from the employee's paycheck.

### 4.13.2. To Enter an Overpayment

**NOTE!** Overpayments must be in a separate **Additional Transmittal**.

1. On the **Modify Contribution** screen, click **Add**.
2. Enter the Social Security number of the participant for whom you wish to add the overpayment.
3. Click **Enter**. The screen in which to enter the account information will appear (see above for an example of this screen).

**NOTE!** For participants with an existing contribution record, on **the Modify Contribution** screen, simply search for the participant and click his/her Social Security number to access the screen in which to enter the account information.

4. Select the transaction code *Overpayment*. Note the ***Transaction Date*** field is now enabled.
5. Enter the date of the overpayment in the ***Transaction Date*** field.
6. Enter the compensation amount. YERDI will insert the negative sign after the dollar amount has been entered. The contribution percentages will be calculated automatically.

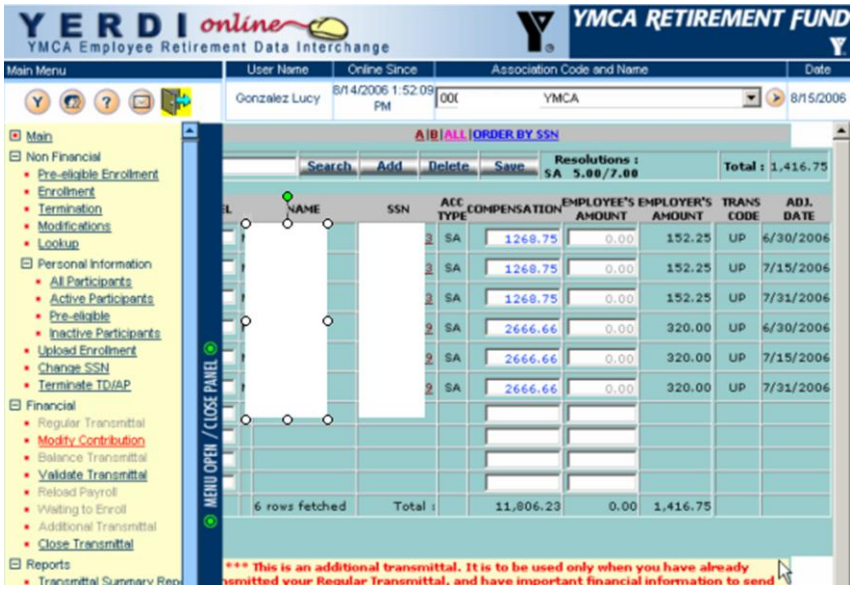
7. Click **Save**. The record will be created and the application will return to the **Modify Contribution** screen.

### 4.13.3. To Enter a Bonus

Do the same as for underpayment except use **Transaction Codes** *Bonus***.**

> **Note!** If you are entering a bonus or lump sum payment for a period when the resolution agreement was different than the current resolution, you must do the following:
>
> 1. Click **YMCA Profile** on the **Navigation Panel**.
> 2. Click the down-arrow in the ***Resolution Period For This Transmittal Is*** field.
> 3. Select the appropriate resolution period in the drop-down menu.
>
> After the **Additional Transmittal** is submitted, the system will automatically go back to the current resolution type.

The following is an example of a **Modify Contribution** screen in the Additional Transmittal. Note the **TRANS CODE** and **ADJ DATE** columns.




### 4.13.4. Trailing Payment

YERDI will accept basic account contributions for inactive participants after their termination dates from their most recent employments.

**NOTE!** If the payment is more than one year old, it has to be entered by the RF internal staff.

To enter a trailing payment, do the following:

1. Enter the contribution as usual. YERDI will know that this is a contribution for a terminated participant and when you click on **Save**, will ask the following question:

VBScript: YERDI Transmittal Warning Message
The transaction date (12/15/2007) is later than termination date (12/1/2000).
If this is a trailing payment, the system will adjust the termination date to the first day of the month after the trailing payment (1/1/2008).
Are you sure this is a trailing payment?
Yes
No

2. If you select ***Yes***, YERDI will accept the payment and change the participant's termination date to the first day of the month after the contribution.

3. If the answer is ***No***, a dialog window (shown directly below) will appear instructing you to reenroll the participant.

VBScript: Microsoft Internet Explorer
Since this is not a trailing payment, you need to change the transaction date.
If the participant has been reenrolled, please use the Enrollment process or contact Customer Service for assistance.
OK

### 4.13.5. Closing an Additional Transmittal

Close an **Additional Transmittal** the same way that you would a regular transmittal. See Section 4-11.

You may submit up to 26 **Additional Transmittals** for each pay period.

# 5. REPORTS

Reports are generated by simply clicking on the report name located on the **Navigation Panel** under **Reports**. You may view the reports directly on the screen or print them by clicking the **Print** button located at the top of the screen image of the report.

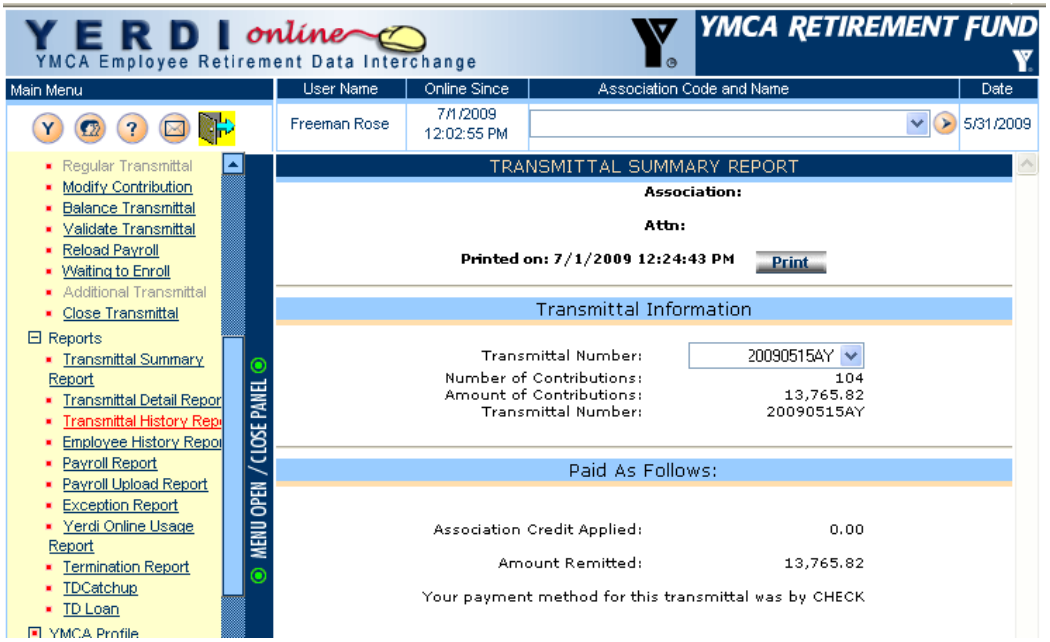
The following are explanations and examples of the reports available in YERDI Online.

## 5.1. Transmittal Summary Report

For a selected transmittal, this summary report displays the amount and number of contributions, and payment information including Association credits and amount due. Select the transmittal you wish to view by clicking the down-arrow on the right of the ***Transmittal Number*** field. A list of all of your YMCA's processed transmittals in descending chronological order will appear. Scroll to find the transmittal and click to select.

**NOTE!** An example of a transmittal number is **00668420060815AE** where: **006684** is the Association number, **2006** is the year, **08** is the month, 15 is the day, **A** represents a Regular Transmittal (**Additional Transmittals** will contain letters in sequence beginning with **B**), and **E** represents the employee portion of the transmittal.

The following is an example of a **Transmittal Summary Report**:

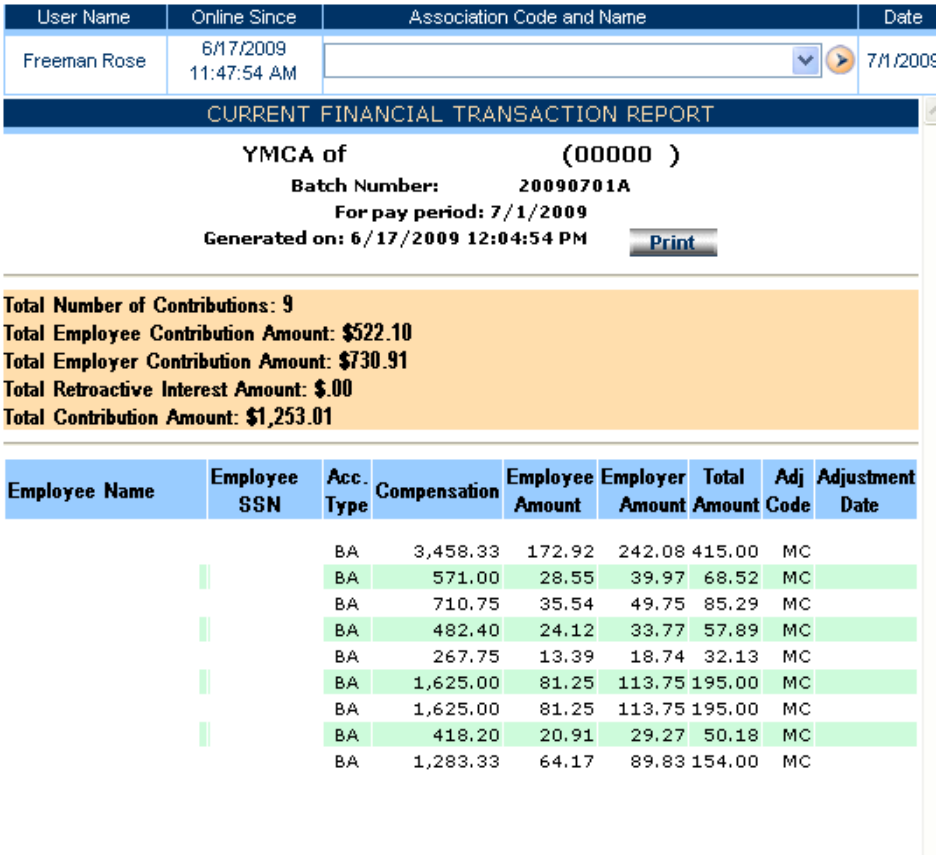


## 5.2. Transmittal Detail Report

This report lists all of the financial transactions in the current transmittal (i.e., before the transmittal is closed). It reflects all changes made to the contribution records as you make them. In addition to the detailed list, there is a summary including total number of contributions, employee and YMCA contribution breakdown, and the total contribution amount.

**NOTE!** This report reflecting the current payroll's data, is available ONLY until the transmittal is closed and submitted.

The following is an example of a **Transmittal Detail Report**:



| User Name | Online Since | Association Code and Name | Date |
|---|---|---|---|
| Freeman Rose | 6/17/2009 11:47:54 AM | | 7/1/2009 |

CURRENT FINANCIAL TRANSACTION REPORT

YMCA of (00000 )

Batch Number: 20090701A

For pay period: 7/1/2009

Generated on: 6/17/2009 12:04:54 PM Print

Total Number of Contributions: 9
Total Employee Contribution Amount: $522.10
Total Employer Contribution Amount: $730.91
Total Retroactive Interest Amount: $.00
Total Contribution Amount: $1,253.01

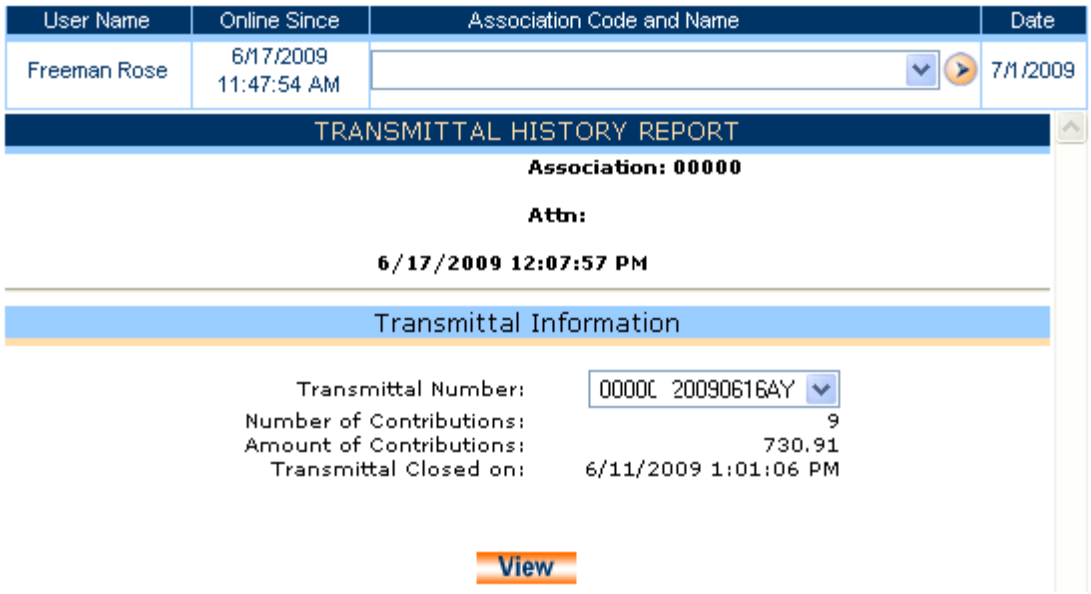
| Employee Name | Employee SSN | Acc. Type | Compensation | Employee Amount | Employer Amount | Total Amount | Adj Code | Adjustment Date |
|---|---|---|---|---|---|---|---|---|
| | | BA | 3,458.33 | 172.92 | 242.08 | 415.00 | MC | |
| | | BA | 571.00 | 28.55 | 39.97 | 68.52 | MC | |
| | | BA | 710.75 | 35.54 | 49.75 | 85.29 | MC | |
| | | BA | 482.40 | 24.12 | 33.77 | 57.89 | MC | |
| | | BA | 267.75 | 13.39 | 18.74 | 32.13 | MC | |
| | | BA | 1,625.00 | 81.25 | 113.75 | 195.00 | MC | |
| | | BA | 1,625.00 | 81.25 | 113.75 | 195.00 | MC | |
| | | BA | 418.20 | 20.91 | 29.27 | 50.18 | MC | |
| | | BA | 1,283.33 | 64.17 | 89.83 | 154.00 | MC | |

## 5.3. Transmittal History Report

The Transmittal History Report is a detailed report for closed and submitted transmittals. In addition to a detailed listing of the contributions, there is a legend that lists the types of accounts, number of employees and contributions (in dollar breakdowns), and compensation amounts including totals.

You may generate a detailed report for closed and submitted transmittals as follows:

1. Select **Transmittal History Report** on the **Navigation Panel**. The following screen will appear:

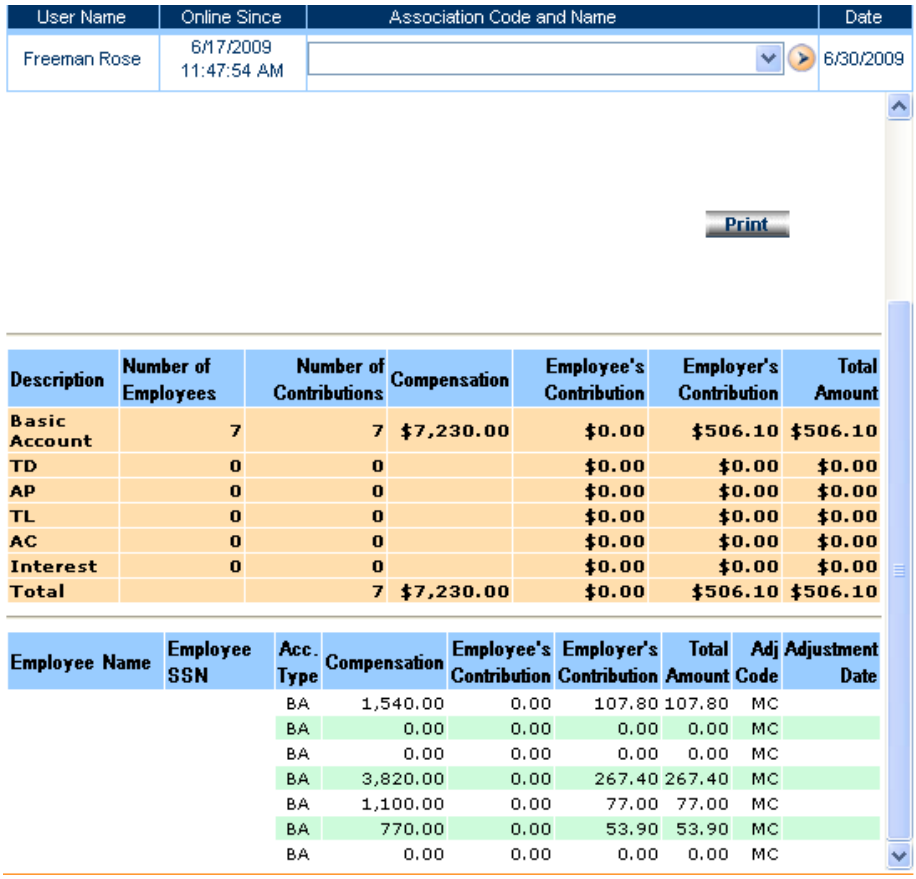



2. Click the down arrow in the *Transmittal Number* field.

3. Scroll to select the batch number of the transmittal you wish to view and/or print.

4. Click **View**.

The following is an example of the **Transmittal History Report**:



| User Name | Online Since | Association Code and Name | Date |
|---|---|---|---|
| Freeman Rose | 6/17/2009 11:47:54 AM | | 6/30/2009 |

Print

| Description | Number of Employees | Number of Contributions | Compensation | Employee's Contribution | Employer's Contribution | Total Amount |
|---|---|---|---|---|---|---|
| Basic Account | 7 | 7 | $7,230.00 | $0.00 | $506.10 | $506.10 |
| TD | 0 | 0 | | $0.00 | $0.00 | $0.00 |
| AP | 0 | 0 | | $0.00 | $0.00 | $0.00 |
| TL | 0 | 0 | | $0.00 | $0.00 | $0.00 |
| AC | 0 | 0 | | $0.00 | $0.00 | $0.00 |
| Interest | 0 | 0 | | $0.00 | $0.00 | $0.00 |
| Total | | 7 | $7,230.00 | $0.00 | $506.10 | $506.10 |

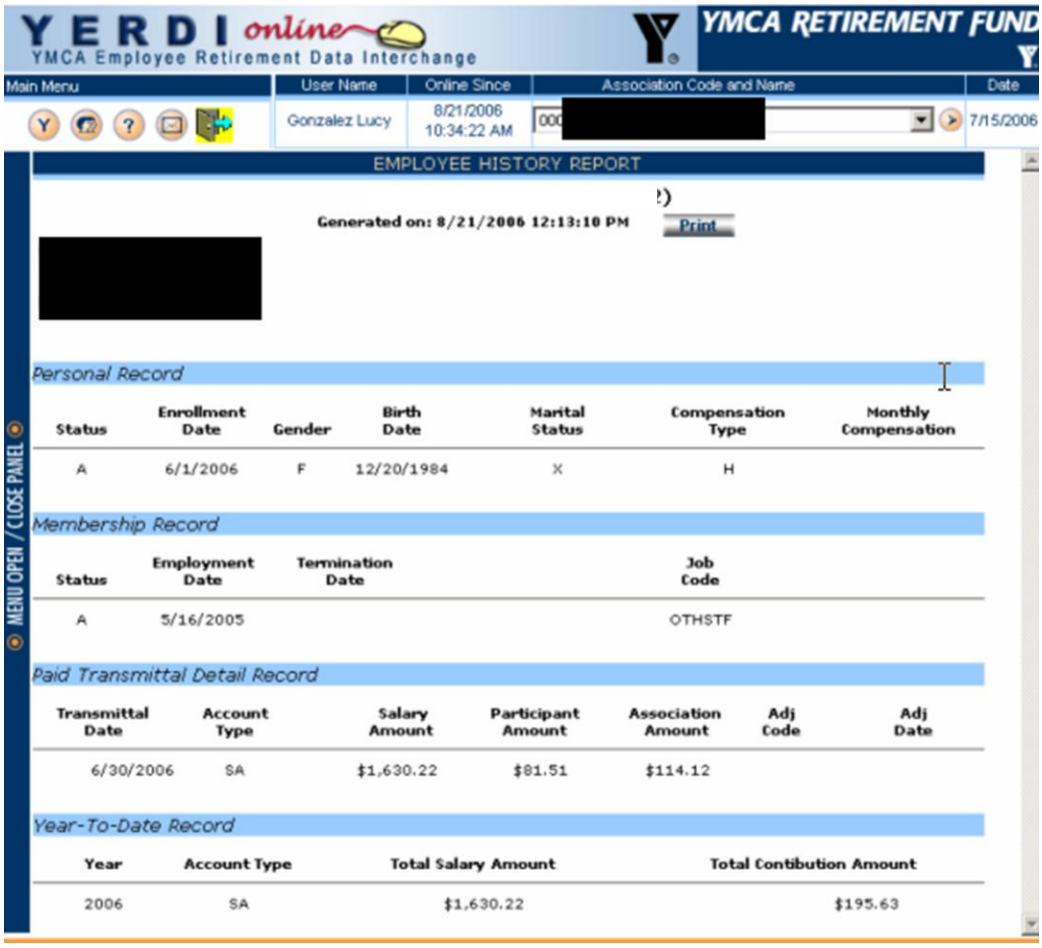
| Employee Name | Employee SSN | Acc. Type | Compensation | Employee's Contribution | Employer's Contribution | Total Amount | Adj Code | Adjustment Date |
|---|---|---|---|---|---|---|---|---|
| | | BA | 1,540.00 | 0.00 | 107.80 | 107.80 | MC | |
| | | BA | 0.00 | 0.00 | 0.00 | 0.00 | MC | |
| | | BA | 0.00 | 0.00 | 0.00 | 0.00 | MC | |
| | | BA | 3,820.00 | 0.00 | 267.40 | 267.40 | MC | |
| | | BA | 1,100.00 | 0.00 | 77.00 | 77.00 | MC | |
| | | BA | 770.00 | 0.00 | 53.90 | 53.90 | MC | |
| | | BA | 0.00 | 0.00 | 0.00 | 0.00 | MC | |

## 5.4. Employee History Report

This report displays a specified individual's employment and contribution history. When you request this report, a screen requiring the individual's Social Security number will appear. Enter the participant's Social Security number and click **Enter** and the report will appear on the screen.

*Only paid contributions will appear on this report.

The following is an example of an **Employee History Report**:

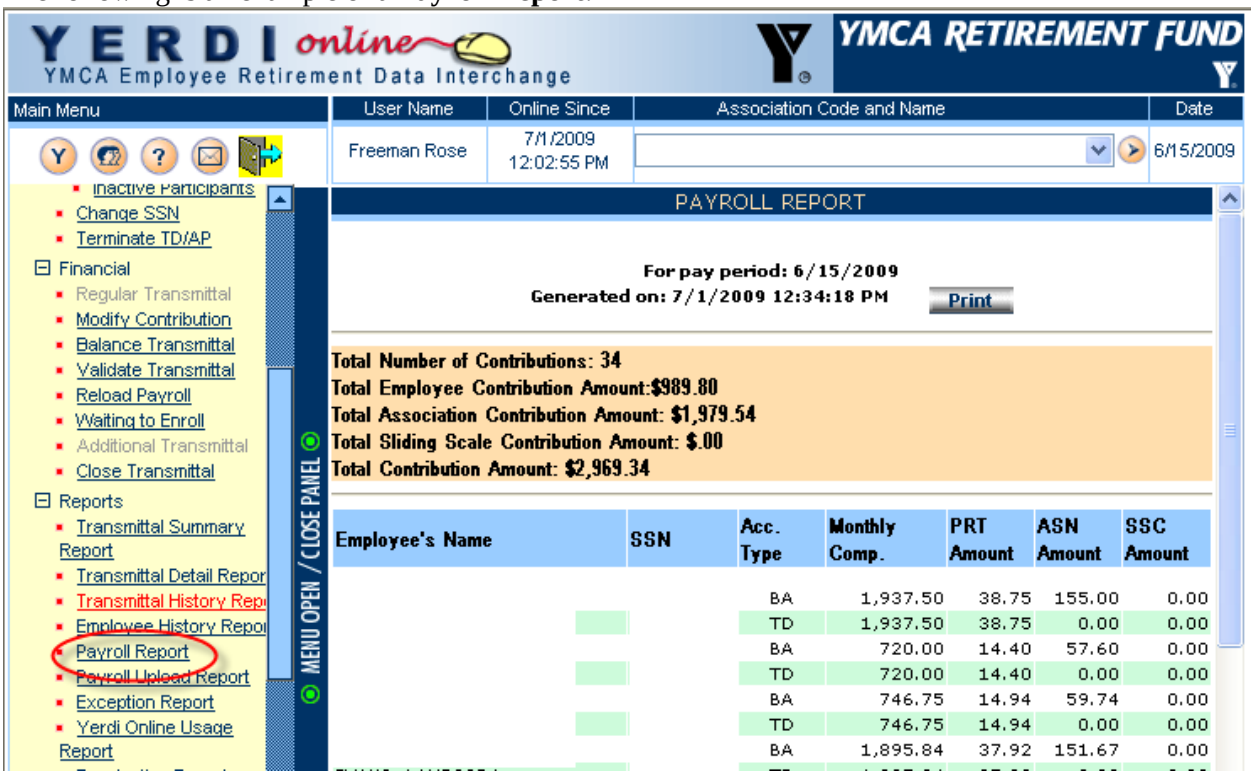


## 5.5. Payroll Report

This report lists all of the entries in the payroll file that you uploaded into YERDI Online. It does not list any changes made to the data after it was uploaded.

**NOTE!** This report reflecting the current payroll's data, is available ONLY until the transmittal is closed and submitted.

The following is an example of a **Payroll Report**:



## 5.6. Payroll Upload Report

This report compares the participants who were in the previous payroll upload with those that are in the current. The entries are sorted in the following categories.

Group 1: Contributions in last payroll period's transmittal and in this payroll period.

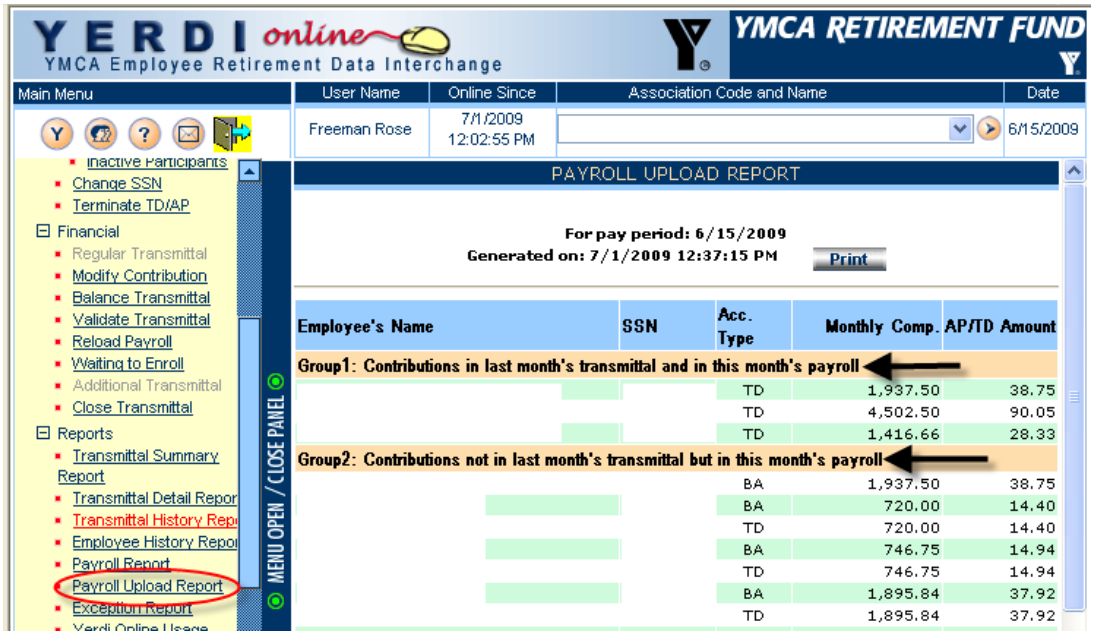
Group 2: Contributions not in last payroll period's transmittal and in this payroll period.

Group 3: Contributions in this period's payroll waiting for enrollment.

The listings that appear depend upon what you selected in the **Use Payroll** field on the **YMCA Profile** screen. If you selected *Yes* (uploads your data from your actual payroll file), then you may see groups 2 and 3. If you selected *No* (rolls over the previous payroll period's data), then you will see only Group 1.

> **NOTE!** This report reflecting the current month's data, is available ONLY until the transmittal is closed and submitted.

The following is an example of a **Payroll Upload Report**:

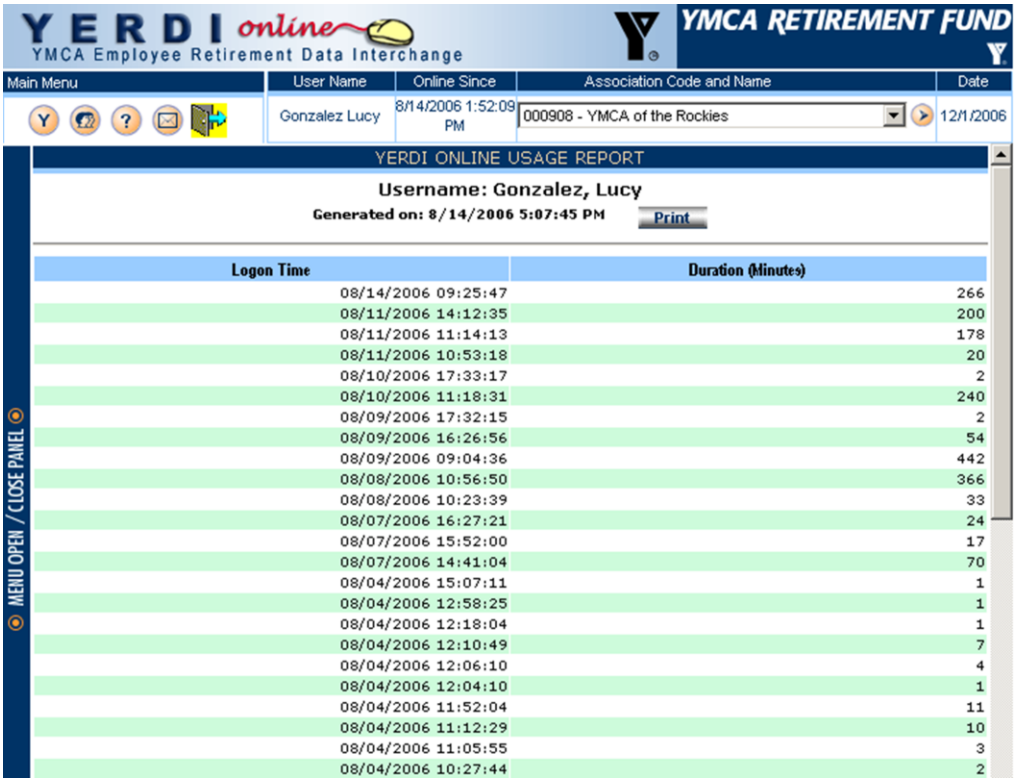


## 5.7. No Beneficiary Report

## 5.8. YERDI Online Usage Report

For the user who is logged on, lists each log-on date and duration time in minutes (in descending chronological order) for the past 3 months.

The following is an example of an **Online Usage Report**:

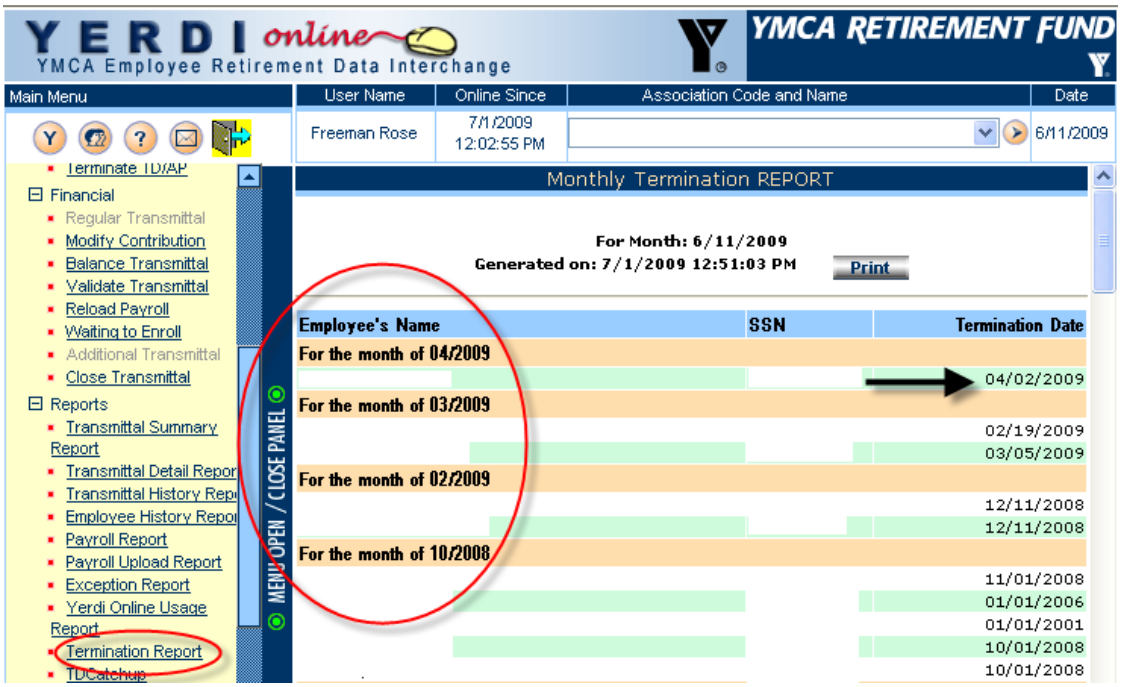



| Logon Time | Duration (Minutes) |
|---|---|
| 08/14/2006 09:25:47 | 266 |
| 08/11/2006 14:12:35 | 200 |
| 08/11/2006 11:14:13 | 178 |
| 08/11/2006 10:53:18 | 20 |
| 08/10/2006 17:33:17 | 2 |
| 08/10/2006 11:18:31 | 240 |
| 08/09/2006 17:32:15 | 2 |
| 08/09/2006 16:26:56 | 54 |
| 08/09/2006 09:04:36 | 442 |
| 08/08/2006 10:56:50 | 366 |
| 08/08/2006 10:23:39 | 33 |
| 08/07/2006 16:27:21 | 24 |
| 08/07/2006 15:52:00 | 17 |
| 08/07/2006 14:41:04 | 70 |
| 08/04/2006 15:07:11 | 1 |
| 08/04/2006 12:58:25 | 1 |
| 08/04/2006 12:18:04 | 1 |
| 08/04/2006 12:10:49 | 7 |
| 08/04/2006 12:06:10 | 4 |
| 08/04/2006 12:04:10 | 1 |
| 08/04/2006 11:52:04 | 11 |
| 08/04/2006 11:12:29 | 10 |
| 08/04/2006 11:05:55 | 3 |
| 08/04/2006 10:27:44 | 2 |

## 5.9. Termination Report

The **Termination Report** lists all your employees who have been terminated sorted by month in descending order (latest month first).

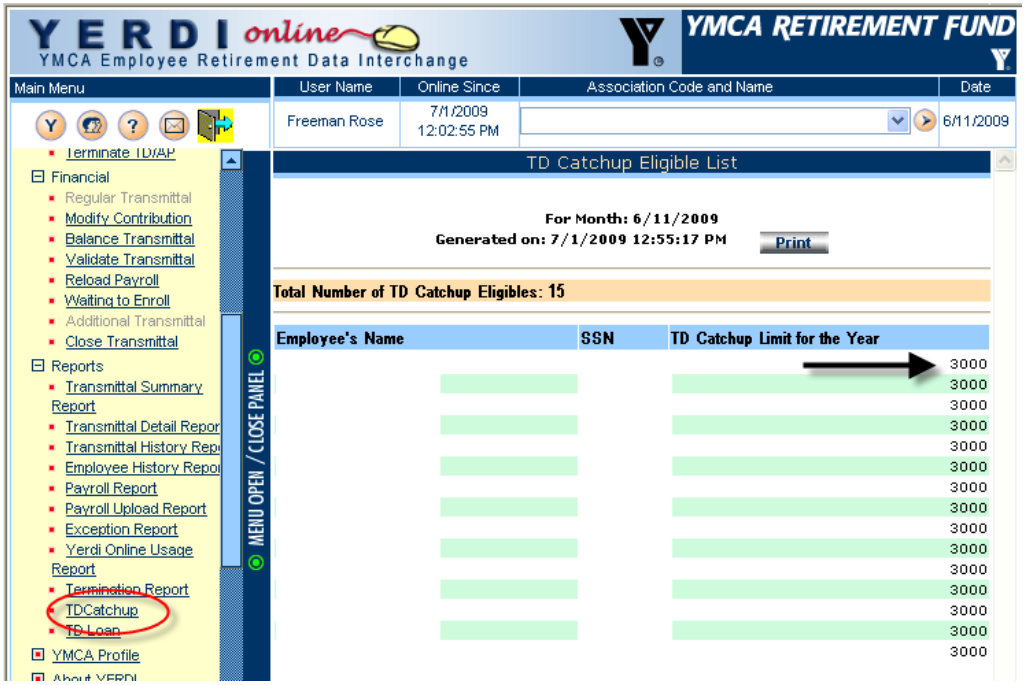
The following is an example of the **Termination Report**.



## 5.10. TD Catch-Up Report

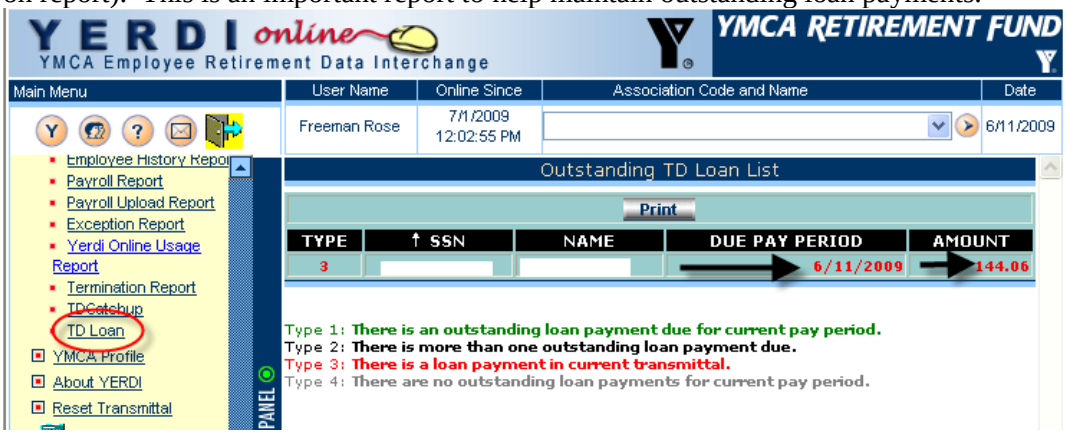
The **TD Catch-Up Report** lists all participants at your YMCA who are eligible to make additional contributions because they qualify for this benefit. Refer to the online *2006 Local Plan Administrator's Guide* at www.yretirement.org for eligibility rules.

The following is an example of a **TD Catch-Up Report**:



## 5.11. TD Loan Report

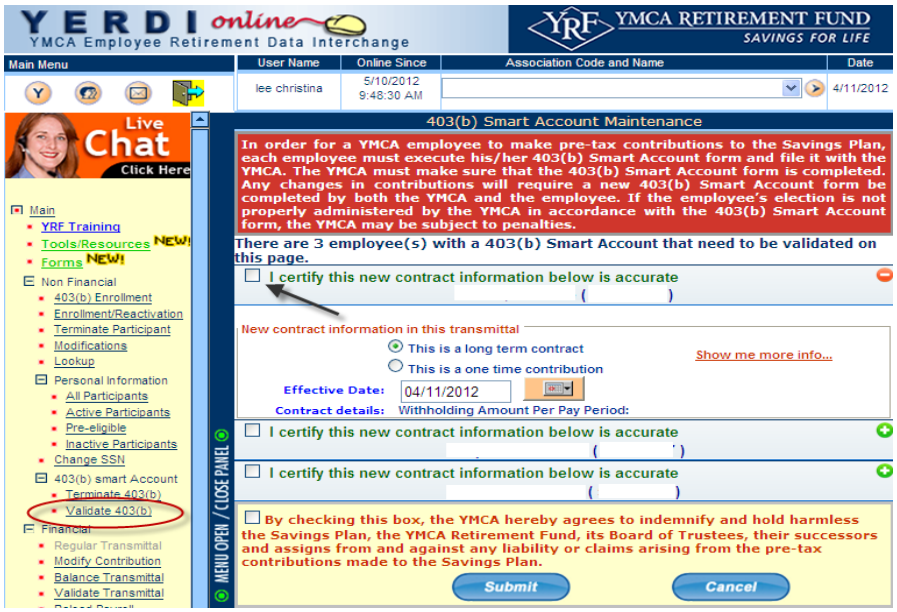
The TD Loan report lists all the outstanding loan payments for your YMCA. The color of the entry indicates the status of the loan payment as it relates to the transmittal (see Legend on report). This is an important report to help maintain outstanding loan payments.



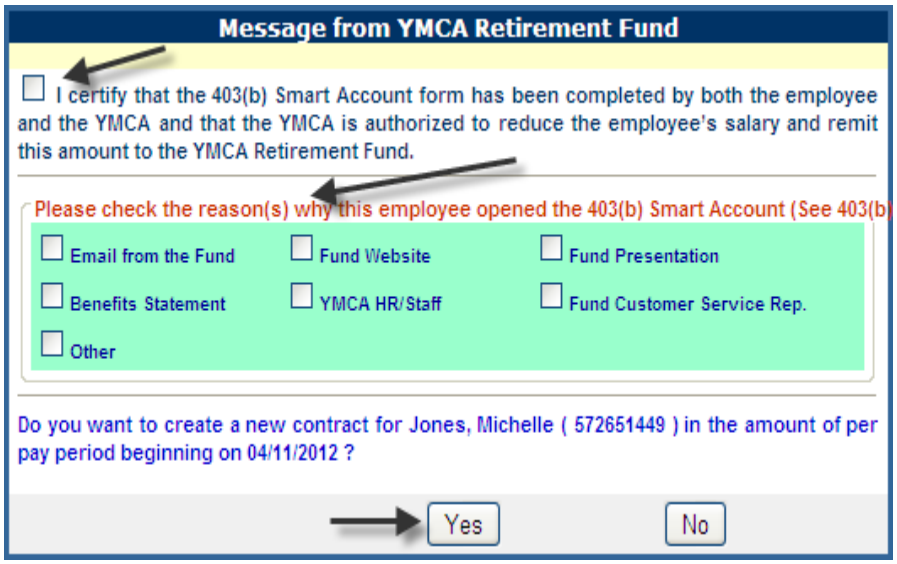
# 6. 403(b) PROCESSING

## 6.1 403(b) Processing for Pre-Eligible Employees

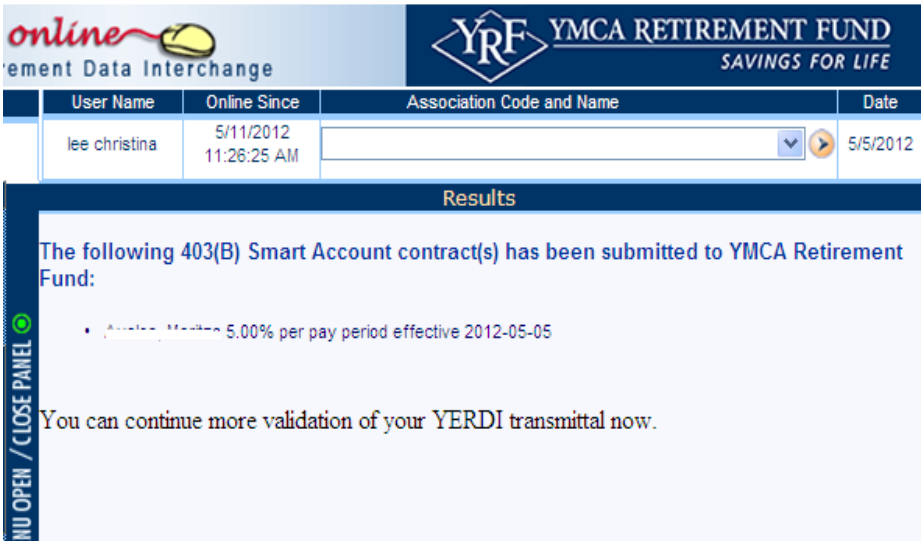
1. Click **403(b) Enrollment** under **Non-Financial** and enter the Social Security number of the new participant and click **Enter.** Enter the personal information on the next screen and click **Save** once you have entered all the required information.
2. Manually **Add** the new participant in the next **Regular Transmittal.** This will automatically generate a contract that you will need to verify.
3. Click **Verify 403(b)** under **403(b) Smart Account** and the following screen will appear:


YERDI online
YMCA Employee Retirement Data Interchange
YMCA RETIREMENT FUND
SAVINGS FOR LIFE
Main Menu
User Name
Online Since
Association Code and Name
Date
lee christina
5/10/2012 9:48:30 AM
4/11/2012
Live Chat
Click Here
403(b) Smart Account Maintenance
In order for a YMCA employee to make pre-tax contributions to the Savings Plan, each employee must execute his/her 403(b) Smart Account form and file it with the YMCA. The YMCA must make sure that the 403(b) Smart Account form is completed. Any changes in contributions will require a new 403(b) Smart Account form be completed by both the YMCA and the employee. If the employee's election is not properly administered by the YMCA in accordance with the 403(b) Smart Account form, the YMCA may be subject to penalties.
There are 3 employee(s) with a 403(b) Smart Account that need to be validated on this page.
I certify this new contract information below is accurate
New contract information in this transmittal
This is a long term contract
This is a one time contribution
Show me more info...
Effective Date: 04/11/2012
Contract details: Withholding Amount Per Pay Period:
I certify this new contract information below is accurate
I certify this new contract information below is accurate
By checking this box, the YMCA hereby agrees to indemnify and hold harmless the Savings Plan, the YMCA Retirement Fund, its Board of Trustees, their successors and assigns from and against any liability or claims arising from the pre-tax contributions made to the Savings Plan.
Submit
Cancel
Main
YRF Training
Tools/Resources NEW!
Forms NEW!
Non Financial
403(b) Enrollment
Enrollment/Reactivation
Terminate Participant
Modifications
Lookup
Personal Information
All Participants
Active Participants
Pre-eligible
Inactive Participants
Change SSN
403(b) smart Account
Terminate 403(b)
Validate 403(b)
Financial
Regular Transmittal
Modify Contribution
Balance Transmittal
Validate Transmittal
MENU OPEN / CLOSE PANEL

Check the **Certify** box and the following window will appear:

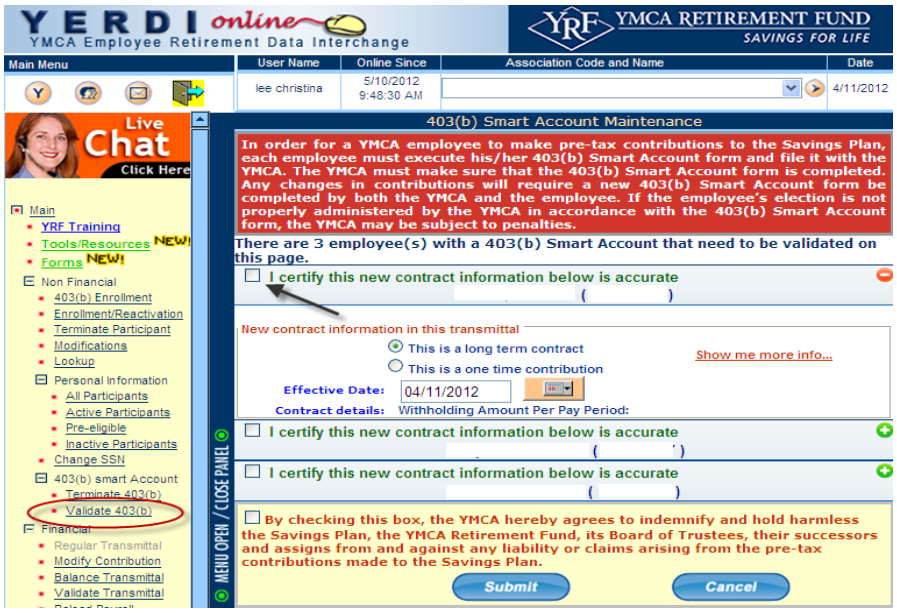

Message from YMCA Retirement Fund
I certify that the 403(b) Smart Account form has been completed by both the employee and the YMCA and that the YMCA is authorized to reduce the employee's salary and remit this amount to the YMCA Retirement Fund.
Please check the reason(s) why this employee opened the 403(b) Smart Account (See 403(b)
Email from the Fund
Fund Website
Fund Presentation
Benefits Statement
YMCA HR/Staff
Fund Customer Service Rep.
Other
Do you want to create a new contract for Jones, Michelle ( 572651449 ) in the amount of per pay period beginning on 04/11/2012 ?
Yes
No

Check the **Certify** box, select the reason the new participant is opening up the 403(b) account. Click **Yes** and the window will disappear. Then select either **long term *or* one time** Contribution. If you select **long term,** you will need to select an effective date (future date not applicable). If you select **one time** the date will automatically default to the current pay date. Check the **Agreement** box and then click **Submit**. You will receive the following message:

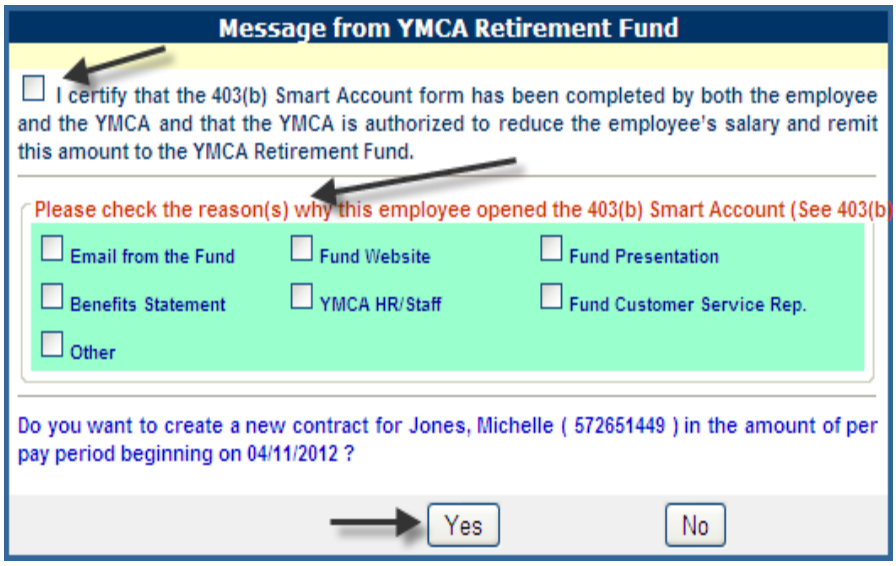



## 6.1. 403(b) Processing for Current Eligible Participants

1. Manually Add a TD line for the current participant to the Regular Transmittal. This will automatically generate a contract that you will need to verify.
2. Click **Verify 403(b)** under **403(b) Smart Account** and the following screen will appear:

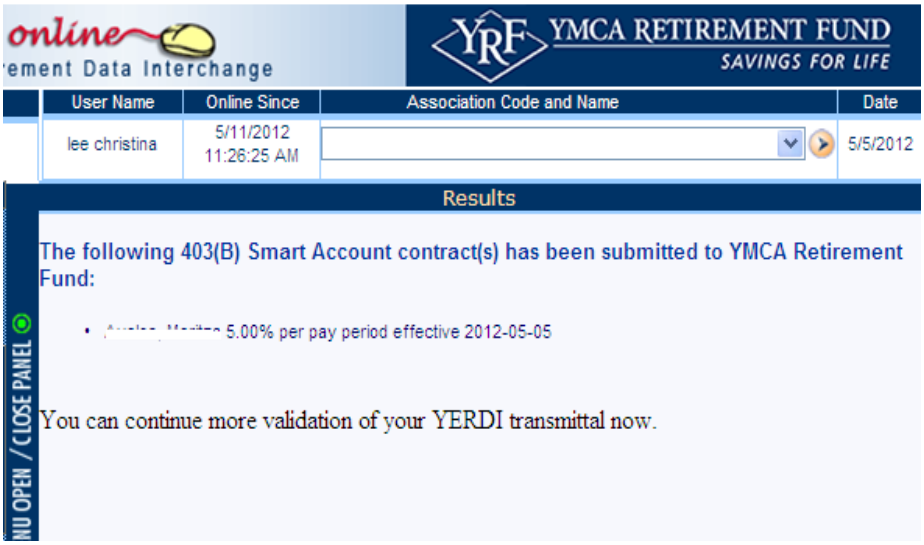

YERDI online
YMCA Employee Retirement Data Interchange
YMCA RETIREMENT FUND
SAVINGS FOR LIFE
Main Menu
User Name
Online Since
Association Code and Name
Date
lee christina
5/10/2012
9:48:30 AM
4/11/2012
Live Chat
Click Here
403(b) Smart Account Maintenance
In order for a YMCA employee to make pre-tax contributions to the Savings Plan, each employee must execute his/her 403(b) Smart Account form and file it with the YMCA. The YMCA must make sure that the 403(b) Smart Account form is completed. Any changes in contributions will require a new 403(b) Smart Account form be completed by both the YMCA and the employee. If the employee's election is not properly administered by the YMCA in accordance with the 403(b) Smart Account form, the YMCA may be subject to penalties.
There are 3 employee(s) with a 403(b) Smart Account that need to be validated on this page.
I certify this new contract information below is accurate
New contract information in this transmittal
This is a long term contract
This is a one time contribution
Show me more info...
Effective Date:
04/11/2012
Contract details:
Withholding Amount Per Pay Period:
I certify this new contract information below is accurate
I certify this new contract information below is accurate
By checking this box, the YMCA hereby agrees to indemnify and hold harmless the Savings Plan, the YMCA Retirement Fund, its Board of Trustees, their successors and assigns from and against any liability or claims arising from the pre-tax contributions made to the Savings Plan.
Submit
Cancel
Main
YRF Training
Tools/Resources NEW!
Forms NEW!
Non Financial
403(b) Enrollment
Enrollment/Reactivation
Terminate Participant
Modifications
Lookup
Personal Information
All Participants
Active Participants
Pre-eligible
Inactive Participants
Change SSN
403(b) smart Account
Terminate 403(b)
Validate 403(b)
Financial
Regular Transmittal
Modify Contribution
Balance Transmittal
Validate Transmittal
MENU OPEN / CLOSE PANEL

Check the **Certify** box and the following window will appear:


Message from YMCA Retirement Fund
I certify that the 403(b) Smart Account form has been completed by both the employee and the YMCA and that the YMCA is authorized to reduce the employee's salary and remit this amount to the YMCA Retirement Fund.
Please check the reason(s) why this employee opened the 403(b) Smart Account (See 403(b)
Email from the Fund
Fund Website
Fund Presentation
Benefits Statement
YMCA HR/Staff
Fund Customer Service Rep.
Other
Do you want to create a new contract for Jones, Michelle ( 572651449 ) in the amount of per pay period beginning on 04/11/2012 ?
Yes
No

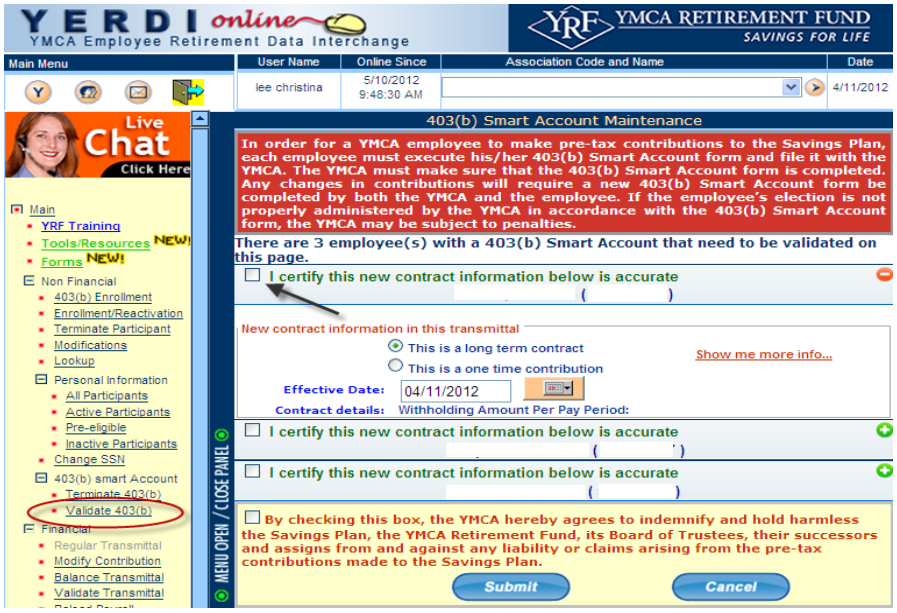
Check the **Certify** box, select the reason the participant is opening up the 403(b) account.

Click **Yes** and the window will disappear. Then select either **long term *or* one time** Contribution. If you select **long term,** you will need to select an effective date (future date not applicable). If you select **one time** the date will automatically default to the current pay date. Check the **Agreement** box and then click **Submit**. You will receive the following message:




## 6.2. 403(b) Amount/Percentage Change Processing

1. Change the amount or percentage in **Modify Contribution** in the **Regular Transmittal.** This will automatically generate a ***new*** contract that you will need to verify.
2. Click **Verify 403(b)** under **403(b) Smart Account** and the following screen will appear:

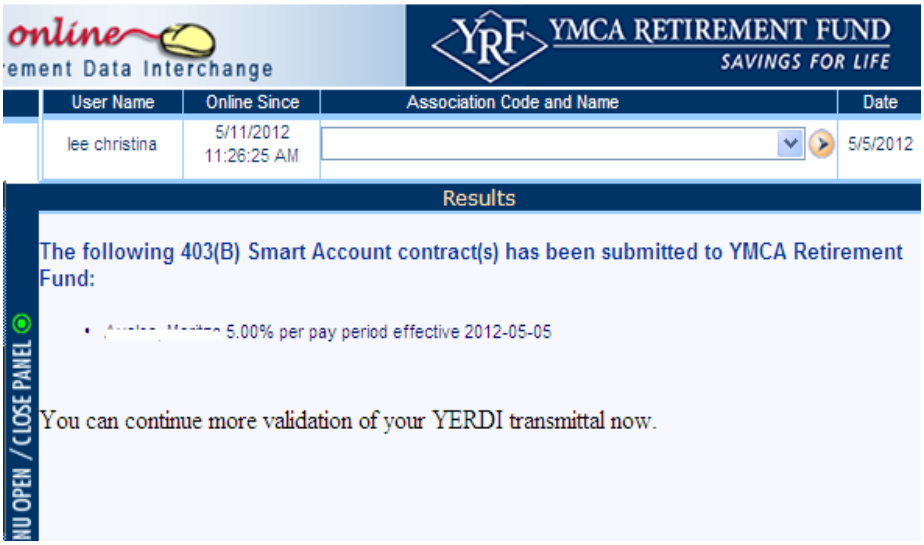

YERDI online
YMCA Employee Retirement Data Interchange
YMCA RETIREMENT FUND
SAVINGS FOR LIFE
Main Menu
User Name
Online Since
Association Code and Name
Date
lee christina
5/10/2012 9:48:30 AM
4/11/2012
Live Chat Click Here
403(b) Smart Account Maintenance
In order for a YMCA employee to make pre-tax contributions to the Savings Plan, each employee must execute his/her 403(b) Smart Account form and file it with the YMCA. The YMCA must make sure that the 403(b) Smart Account form is completed. Any changes in contributions will require a new 403(b) Smart Account form be completed by both the YMCA and the employee. If the employee's election is not properly administered by the YMCA in accordance with the 403(b) Smart Account form, the YMCA may be subject to penalties.
There are 3 employee(s) with a 403(b) Smart Account that need to be validated on this page.
I certify this new contract information below is accurate
New contract information in this transmittal
This is a long term contract
This is a one time contribution
Show me more info...
Effective Date: 04/11/2012
Contract details: Withholding Amount Per Pay Period:
I certify this new contract information below is accurate
I certify this new contract information below is accurate
By checking this box, the YMCA hereby agrees to indemnify and hold harmless the Savings Plan, the YMCA Retirement Fund, its Board of Trustees, their successors and assigns from and against any liability or claims arising from the pre-tax contributions made to the Savings Plan.
Submit
Cancel
MENU OPEN / CLOSE PANEL
Main
YRF Training
Tools/Resources NEW!
Forms NEW!
Non Financial
403(b) Enrollment
Enrollment/Reactivation
Terminate Participant
Modifications
Lookup
Personal Information
All Participants
Active Participants
Pre-eligible
Inactive Participants
Change SSN
403(b) smart Account
Terminate 403(b)
Validate 403(b)
Financial
Regular Transmittal
Modify Contribution
Balance Transmittal
Validate Transmittal

Check the **Certify** box and the following window will appear:

Message from YMCA Retirement Fund
I certify that the 403(b) Smart Account form has been completed by both the employee and the YMCA and that the YMCA is authorized to reduce the employee's salary and remit this amount to the YMCA Retirement Fund.
Please check the reason(s) why this employee opened the 403(b) Smart Account (See 403(b)
Email from the Fund
Fund Website
Fund Presentation
Benefits Statement
YMCA HR/Staff
Fund Customer Service Rep.
Other
Do you want to create a new contract for Jones, Michelle ( 572651449 ) in the amount of per pay period beginning on 04/11/2012 ?
Yes
No

Check the **Certify** box, select the reason the new participant is opening up the 403(b) account.

Click **Yes** and the window will disappear. Then select either **long term *or* one time** Contribution. If you select **long term,** you will need to select an effective date (future date not applicable). If you select **one time** the date will automatically default to the current pay date. Check the **Agreement** box and then click **Submit**. You will receive the following message:


online
ement Data Interchange
YRF
YMCA RETIREMENT FUND
SAVINGS FOR LIFE
User Name
Online Since
Association Code and Name
Date
lee christina
5/11/2012
11:26:25 AM
5/5/2012
Results
The following 403(B) Smart Account contract(s) has been submitted to YMCA Retirement Fund:
5.00% per pay period effective 2012-05-05
You can continue more validation of your YERDI transmittal now.
NU OPEN / CLOSE PANEL